

November 18, 2015

Dear Chief Executive Officer:

Consistent with prior years, NOLHGA is providing the enclosed data regarding insolvency costs to assist members of the insurance industry in establishing accruals for their respective share of these costs. Beginning in 2001, insurance companies were required to establish a liability and expense for guaranty association assessments when a loss is probable and can be reasonably estimated. Statement of Statutory Accounting Principle ("SSAP") No. 35R – Revised Guaranty Fund and Other Assessments (finalized March 2000 by the NAIC, revised October 2010) and Statement of Position ("SOP") 97-3 – Accounting by Insurance and Other Enterprises for Guaranty Fund and Certain Other Insurance-Related Assessments (released December 1997 by the AICPA) discuss the particulars for establishing these liabilities.

The enclosed schedules provide estimates of the total costs (including statutory benefits and the expenses incurred to provide them) for specific, multi-state insolvencies in which NOLHGA has been involved. Also included is related assessment information for which NOLHGA is aware (this information reflects assessments called (i.e. billed) less refunded as of December 31, 2014). Please review the comments at the beginning of each section for a clearer understanding of the data and the limitations inherent in these estimates.

The enclosed data is based on estimates from a variety of sources without having been verified to its source. Also, the data generally does not attempt to account for the cost of non-NOLHGA insolvencies (such as where only one or two states are affected). ***Furthermore, because the data utilizes estimates, it may exclude costs incurred directly by the state guaranty associations, and does not reflect the actual timing or amounts of assessment levies and calls by member state guaranty associations. As such, the contents of this report may not be utilized in protesting actual assessments made by the guaranty associations.***

Please forward the enclosed material to the appropriate individual within your company. We hope the enclosed data is useful and informative. If you should have any questions, please contact me at (703) 787 - 4119.

Sincerely,



Paul A. Peterson  
Vice President, Accounting and Finance

Enclosure

# Overview

## General Comments

Please note the following general comments relating to sections within this package.

- **Overview** – lists insolvencies by certain categories and contains summary totals for each category. Generally, these are multi-state cases in which NOLHGA was involved. Costs may include amounts needed to fund assumption reinsurance transactions, claims paid directly by guaranty associations, expenses incurred by NOLHGA and guaranty associations and assets actually received from estates. Note the following general classifications:
  - ***Pre-Liquidation Cases***  
Companies listed in this category are under some form of oversight (conservation, rehabilitation, etc.) by state insurance departments but have NOT been placed into liquidation nor has a final order of liquidation with funding of insolvency been obtained. Costs estimates are based on available information regarding policy liabilities and available estate assets, if any. Companies will need to decide whether or not they wish to establish an accrual for these cases since neither SSAP No. 35R or SOP 97-3 appear to require an accrual until a final order of liquidation is obtained.
  - ***Open Insolvencies***  
The insolvencies listed are those that are still in an “open” status. These cases may be involved in the development of an assumption reinsurance agreement which has closed (or is anticipated to close in the near future); an assumption reinsurance agreement that requires funding to occur in the near future (or funding is anticipated to occur over a number of years beyond the current period) or may have closed blocks of business which will be administered indefinitely by guaranty associations and claims will simply be in a run-off status.
  - ***Closed***  
This category lists those costs associated with assumption reinsurance agreements that have been closed or outstanding claims benefits have essentially been funded by Guaranty Associations. Guaranty associations may still incur costs related to covered obligations.
  - ***Estates Closed***  
This category lists those costs associated with estates that have had court orders issued to close the estate. No further costs or recoveries other than minor amounts are anticipated.
  - ***Released from Oversight***  
This category lists those cases which were under some form of Insurance Department oversight (whether referred to as supervision, conservation, rehabilitation, receivership, etc.) and did not proceed to a liquidation status. The cases are eventually released from Department oversight. Blocks of business are generally disposed of without GA funding. Guaranty association costs should be minimal and are generally limited to expenses involved in monitoring the cases.
  - ***Other Key Points***  
Provides general comments related to specific insolvencies.
- **Anticipated Funding Schedule**  
This section contains Anticipated Funding Schedules for certain insolvencies for which Guaranty Association funding occurs over a period of time extending beyond year-end 2015. **Particular attention should be given to these insolvencies since Guaranty Associations may fund their participation in an assumption reinsurance agreement through a variety of methods (such as the use of a promissory note or borrowed funds to accommodate capacity limitations or the economic benefit to member companies), and it is likely that the timing of actual assessments will not coincide with the enclosed schedules. Please note Executive Life Insurance Company is the only insolvency currently included in this schedule.**

## General Comments (continued)

- **Specific Insolvency Costs and Assessment Information**

This section lists estimated costs by insolvency. It provides breakdowns by state and account. It also includes assessments called (billed) and refunded as of the immediate past yearend. **Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness or accuracy of the information shown herein. Inquiries about assessments should be directed to each individual state guaranty association.**

In addition, this information

- does not incorporate estimates of possible future recoveries from remaining estate assets or litigation;
- does not attempt to determine when guaranty associations may actually assess costs to member companies and
- does not attempt to determine whether guaranty associations will utilize existing cash on hand to fund specific insolvencies.

- **Assessable Premiums 1988 -2014**

This section contains the Total Assessable Premiums for the period 1988 through 2014, by state, by account, by year. The data is obtained from the final Assessment Data Surveys filed by member companies. The data may be used to estimate your company's pro-rata share of the estimated costs for all insolvencies. This may be accomplished by calculating your share of the assessable premiums and applying that factor to the estimated insolvency costs.

- **State Guaranty Association Assessment and Premium Tax Offset Provisions**

This report contains general information regarding assessment and premium tax offset provisions by state as of fall 2015.

**AMOUNTS IN THE ENCLOSED REPORTS ARE SHOWN IN WHOLE DOLLARS**

**The data and enclosed funding schedules utilize estimates and may exclude costs incurred directly by the State Guaranty Associations, and actual assessments made by the Guaranty Associations may not coincide with the anticipated funding schedules. They should only be used in estimating your share of the insolvency costs. Since the data has not been audited, it MAY NOT be used in protesting actual assessments made by State Guaranty Associations. As such, neither NOLHGA nor the Guaranty Associations will attempt to reconcile the data presented in the enclosed reports to actual Guaranty Association assessments or explain differences.**

Estimated GA Costs

Estimated Net Costs as of September 30, 2015												
	NAIC Code	Domicile	Rehabilitation Date	Liquidation Date	Estate Closing Date	Life	Allocated Annuity	A&H	Unallocated Annuity	Total Report 2015	Total Report 2014	Change
<b>Overview "Pre-Liquidation" Insolvencies</b>												
American Community Mutual Ins. Co.	60305	MI	4/8/2010			3,249	0	269,965	0	273,213	272,165	1,048
American Network Ins. Co.	81078	PA	1/6/2009			0	0	300,456,473	0	300,456,473	293,747,141	6,709,332
Colorado Health Ins. Coop. Inc.	15126	CO	11/10/2015			health coop, guaranty association member, No Data Available			0	0	0	0
Meritus Mutual Health Partners	15092	AZ	10/30/2015			health coop, guaranty association member, No Data Available			0	0	0	0
Monarch Life Ins. Co.	66265	MA	6/9/1994			211,985	93,983	208,817	0	514,786	514,786	0
Penn Treaty Network	63282	PA	1/6/2009			0	0	2,126,584,897	0	2,126,584,897	2,035,000,227	91,584,671
<b>Total "Pre-Liquidation"</b>						215,234	93,983	2,427,520,153	0	2,427,829,370	2,329,534,319	98,295,051
<b>Overview "Open" Insolvencies</b>												
CoOpportunity Health	15093	IA	12/23/2014	2/28/2015		0	0	117,235,589	0	117,235,589	117,235,589	0
Executive Life Ins. Co.	63010	CA	4/11/1991	12/6/1991		1,182,939,737	1,716,197,947	0	31,395,021	2,930,532,705	2,974,574,226	(44,041,521)
Life & Health Ins. Co. of America	77887	PA		7/2/2004	11/27/2007	275,196	0	35,431,627	0	35,706,823	35,825,622	(118,799)
Lincoln Memorial Life Ins. Co.	69833	TX	5/14/2008	9/22/2008		256,091,814	373,166	0	0	256,464,981	296,498,151	(40,033,170)
Memorial Service Life Ins. Co.	74926	TX	5/14/2008	9/22/2008		89,339,131	0	0	0	89,339,131	104,832,612	(15,493,481)
National States Ins. Co.	60593	MO	4/1/2010	11/15/2010		4,182,908	0	136,844,041	0	141,026,949	138,470,944	2,556,005
SeeChange Health Ins. Co.	63541	CA	11/19/2014	1/28/2015		0	0	16,101,518	0	16,101,518	16,101,518	0
Universal Health Care Ins. Co.	12577	FL	3/22/2013	4/1/2013		0	0	7,294,328	0	7,294,328	3,279,690	4,014,638
<b>Total "Open"</b>						1,532,828,786	1,716,571,113	312,907,103	31,395,021	3,593,702,024	3,553,481,245	40,220,779
<b>Overview "Closed" Insolvencies</b>												
Andrew Jackson Life Ins. Co.	60968	MS	2/10/1992	3/26/1993		24,386,165	6,335,007	75,458	0	30,796,630	30,798,070	(1,440)
Benicorp Ins. Co.	69752	IN	8/9/2007	10/5/2007		13,227	0	29,138,140	0	29,151,367	29,149,035	2,332
Centennial Life Ins. Co.	61654	KS	2/4/1998	5/27/1998		15,763	0	67,774	0	83,537	83,537	0
Executive Life Ins. Co. of New York	61913	NY	4/23/1991	8/8/2013		0	801,857,587	0	0	801,857,587	752,625,354	49,232,233
Family Guaranty Life Ins. Co.	75302	MS	5/10/1999	6/29/1999		20,252,770	0	0	0	20,252,770	24,948,827	(4,696,057)
Farmers and Ranchers Life Ins. Co.	63185	OK	5/12/1999	1/14/2000		4,713,813	4,467,787	0	0	9,181,600	9,178,033	3,566
First National Life Ins. Co. of America	63525	MS	5/10/1999	6/29/1999		174,365	2,124,019	0	0	2,298,383	25,099,651	(22,801,268)
Franklin Protective Life Ins. Co.	98655	MS	5/10/1999	6/29/1999		9,832,714	3,038,711	0	0	12,871,425	16,596,242	(3,724,817)
Golden State Mutual Life Ins Co	63924	CA	6/24/2010	1/28/2011		1,503,694	12,329	59,499	0	1,575,521	1,556,926	18,595
Imerica Life and Health Ins. Co.	63533	AR	11/18/2009	5/3/2010		0	0	13,673,011	0	13,673,011	13,655,245	17,766
Investors Equity Life Ins. Co. of HI, LTD	64874	HI	6/24/1994	12/29/1994		0	19,626,888	0	0	19,626,888	19,626,888	0
Legion Ins. Co.	24422	PA	3/28/2002	7/28/2003		0	0	811,916	0	811,916	808,999	2,917
Lumbermens Mutual	22977	IL	7/2/2012	5/10/2013		0	0	15,714,152	0	15,714,152	16,068,119	(353,967)
National Heritage Life Ins. Co.	97284	DE	5/25/1994	11/21/1995		5,555,981	147,190,307	0	0	152,746,288	152,732,376	13,912
Old Standard Life Ins. Co.	88579	ID	3/2/2004	4/15/2009		No Data Available			0	0	0	0
Reliance Ins. Co.	24457	PA	5/29/2001	10/3/2001		0	0	13,922,671	0	13,922,671	13,910,618	12,054
Standard Life Ins Co of IN	69051	IN	12/18/2008	7/26/2012		0	2,922,430	0	0	2,922,430	2,903,948	18,482
Villanova Ins. Co.	19577	PA	3/28/2002	7/28/2003		0	0	27,242	0	27,242	26,124	1,118
<b>Total "Closed"</b>						66,448,491	987,575,064	73,489,862	0	1,127,513,417	1,109,767,991	17,745,427

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life		Allocated Annuity		A&H		Allocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
5,138	490	228	0	304	0	0	0
0	0	0	0	0	0	0	0
5,138	490	228	0	304	0	0	0
0	0	0	0	0	0	0	0
1,113,947,619	500,065	1,537,640,900	50,963,161	590,625	0	42,365,781	23,169,527
287,961	0	529	0	19,529,354	1,100,000	0	0
173,648,522	0	600,000	0	0	0	0	0
94,939,000	0	0	0	0	0	0	0
1,237,578	0	265,000	0	57,226,084	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	250,000	0	0	0
1,384,060,680	500,065	1,538,506,429	50,963,161	77,596,063	1,100,000	42,365,781	23,169,527
28,735,867	280,000	10,977,686	50,403	0	0	3,735,647	0
0	0	0	0	38,791,852	0	0	0
793,564	687,271	100,000	50,000	19,664,517	13,362,131	0	0
556,478,179	0	198,625,742	906	0	0	0	0
13,800,320	0	4,950,590	0	0	0	1,518,800	0
7,965,000	3,015,000	885,000	335,000	0	0	0	0
18,270,153	6,524,219	18,925,424	5,020,281	0	0	0	0
5,884,152	0	2,082,992	0	52,921	0	0	0
500,000	0	100,000	0	224,926	0	0	0
0	0	0	0	15,692,741	0	0	0
27,611,280	20,999,761	22,525,117	11,243,274	11,732,231	11,500,000	0	0
0	0	0	0	584,325	0	0	0
0	0	0	0	7,203,746	9,982	0	0
13,267,750	252,755	236,361,567	21,694,354	0	0	2,585,649	0
151,260	0	0	0	6,470,687	0	0	0
0	0	438,000	0	0	0	0	0
0	170,000	0	0	400,000	0	0	0
673,457,525	31,929,006	495,972,118	38,394,219	100,817,946	24,872,113	7,840,096	0

Estimated GA Costs

Estimated Net Costs as of September 30, 2015												
NAIC Code	Domicile	Rehabilitation Date	Liquidation Date	Estate Closing Date	Life	Allocated Annuity	A&H	Unallocated Annuity	Total Report 2015	Total Report 2014	Change	
<b>Overview "Estate Closed" Insolvencies</b>												
Alabama Life Ins. Co.	98825	AL	12/2/1993	10/7/1994	6/24/2002	2,132,767	1,167,729	10,256	0	3,310,751	3,310,751	0
American Chambers Life Ins. Co.	75914	OH	3/13/2000	5/8/2000	12/2/2013	79,564	0	26,375,062	0	26,454,627	26,451,003	3,624
American Educators Life Ins. Co.	60356	AL	12/2/1993	8/11/1994	2/20/2002	227,421	4,589,002	109,735	0	4,926,157	4,926,157	0
American Integrity Ins. Co.	10197	PA	6/25/1993	10/7/2011		0	0	34,231,399	0	34,231,399	34,231,399	0
American Life Assurance Corp.	88161	AL	2/25/1997	5/30/1997	6/15/2004	95,486	855,006	4,434,934	0	5,385,425	5,385,425	0
American Standard Life & Accident Ins. Co.	63452	OK	2/22/1991	9/22/1998	5/28/2004	7,555,552	426,507	417,532	0	8,399,590	8,399,590	0
American Western Life Ins. Co.	60917	UT	1/1/1997	8/28/1997	5/26/2011	(712)	0	(139,902)	0	(140,613)	(140,613)	0
AMS Life Ins. Co.	86142	AZ	3/27/1992	9/3/1992	12/28/2006	1,793,888	31,550,505	(118,325)	0	33,226,068	33,226,068	0
Bankers Commercial Life Ins. Co.	61220	TX	5/15/2000	6/19/2000	4/7/2003	(982)	0	13,850,807	0	13,849,825	13,849,825	0
Booker T Washington Ins Co Inc	61468	AL	2/22/2006	5/5/2010	3/12/2015	24,250,712	0	11,525	0	24,262,237	24,728,648	(466,412)
Coastal States Life Ins. Co.	61980	GA	1/24/1996	10/1/1996	9/17/2000	48,622	0	0	0	16,322,100	16,322,100	0
Confederation Life Ins. Co. (CLIC)	80667	MI	8/12/1994	8/12/1994	11/19/2008	1,008	2,456	(0)	10,354	13,817	13,817	0
Consolidated National Life Ins. Co.	71382	IN	12/2/1993	7/12/1994	11/29/1999	8,677,557	150,895	24,464	0	8,852,916	8,852,916	0
Consumers United Ins. Co.	62278	DE	2/9/1993	5/5/1994	10/3/2013	1,117,108	8,410,145	5,569,511	0	15,096,764	15,096,764	0
Corporate Life Ins. Co.	74705	PA	8/24/1988	2/15/1994	1/4/2007	2,485,907	170,712,718	389,202	0	173,587,827	173,587,827	0
Diamond Benefits Life Ins. Co./LACOP	74969	AZ	12/19/1988	2/28/1992	12/21/2007	0	12,094,494	0	0	12,094,494	12,094,494	0
EBL Life Ins. Co.	87033	PA	4/7/1994	8/15/2005	11/19/2011	11,195,211	3,128,666	0	0	14,323,877	14,323,877	0
Fidelity Bankers Life Ins. Co.	63266	VA	5/13/1991	9/29/1992	9/26/2012	274,417	14,149,804	0	0	14,424,222	14,424,222	0
First National Life Ins. Co.	63517	AL	10/4/1996	8/5/1997	12/17/2002	0	0	227,653	0	227,653	227,653	0
Franklin American Life Ins. Co.	68489	TN	5/11/1999	10/26/1999	11/26/2013	319,943	70,880	0	0	390,823	371,245	19,578
George Washington Life Ins. Co.	63770	WV	9/5/1990	6/3/1991	1/21/2005	1,321,718	76,535	0	0	1,786,130	1,786,130	0
Guarantee Security Life Ins. Co.	84271	FL	8/12/1991	12/2/1992	7/29/2005	22,777,529	84,099,479	0	0	106,877,009	106,877,009	0
Inter-American Ins. Co. of Illinois	67210	IL	10/25/1991	12/23/1991	9/16/2003	71,930,239	17,952,496	0	17,889,150	107,771,884	107,771,884	0
International Financial Services Life Ins. Co.	64084	MO	5/12/1999	11/30/1999	12/29/2012	1,131,635	725,221	0	0	1,856,856	1,852,799	4,056
Investment Life Ins. Co. of America	76015	NC	8/31/1992	4/2/1993	12/12/2005	3,607,086	12,130,317	16,134	0	15,753,538	15,753,538	0
Kentucky Central Life Ins. Co.	65188	KY	2/12/1993	8/18/1994	12/10/2007	(12,560,925)	22,421	0	0	(12,538,503)	(12,548,772)	10,269
Life Assurance Co. of Pennsylvania	65374	PA	10/18/1990	1/10/1991	4/28/2003	0	Included in Diamond Benefits	0	0	0	0	0
London Pacific Life & Annuity Co.	68934	NC	8/6/2002	9/30/2004	12/18/2012	0	96,324,041	0	0	96,324,041	96,378,154	(54,113)
Medical Savings Ins. Co.	74217A	IN	12/1/2008	2/26/2009	10/7/2015	0	0	24,598,224	0	24,598,224	24,439,029	159,194
Midwest Life Ins. Co.	66606	LA	6/26/1991	8/26/1991	6/24/2008	886,413	32,066,889	82,021	0	33,035,323	33,035,323	0
Mutual Benefit Life Ins. Co.	66362	NJ	7/16/1991	11/3/1993	6/30/1999	(350,827)	(1,057,077)	0	(163,752)	(1,571,656)	(1,571,656)	0
Mutual Security Life Ins. Co.	66400	IN	10/5/1990	12/6/1991	7/29/2005	3,154,288	11,284,109	(6,406,496)	4,717,118	12,749,019	12,749,019	0
National Affiliated Investors Life Ins. Co.	69370	LA	6/7/1999	4/26/2000	7/10/2006	1,176,938	122,901	9,638	0	1,309,477	1,309,477	0
National American Life Ins. Co of PA	69221	PA	1/31/1995	5/31/1996	10/13/2004	2,607	13,137,752	6,054	0	13,146,413	13,146,413	0
New Jersey Life Ins. Co.	66907	NJ	9/5/1991	8/12/1993	1/8/1999	81,850,531	0	0	0	81,850,531	81,850,531	0
Old Colony Life Ins. Co.	65161	GA	5/21/1992	6/30/1994	11/1/2006	526,184	10,654,437	0	0	11,180,621	11,180,621	0
Old Faithful Life Ins. Co.	67229	WY	2/19/1992	11/16/1992	11/4/1996	649,614	760,345	64,159	0	1,474,118	1,474,118	0
Pacific Standard Life Ins. Co.	72842	CA	12/11/1989	5/11/1994	12/30/1999	12,339,089	16,094,183	0	0	28,433,272	28,433,272	0
States General Life Ins. Co.	69175	TX	1/14/2005	3/9/2005	10/18/2010	2,000	0	4,936,099	0	4,938,099	4,938,099	0
Statesman National Life Ins. Co.	69183	TX	2/8/1999	5/15/1999	12/22/2003	0	0	4,050,017	0	4,050,017	4,050,017	0
Summit National Life Ins. Co.	71080	PA	5/6/1994	11/1/1994	3/3/2006	3,722,703	787,165	73,031	0	4,582,899	4,582,899	0
Supreme Life Ins. Co. of America	69302	IL	7/12/1995	5/12/2000		33,329	0	11,495	0	44,824	44,824	0
Underwriters Life Ins. Co.	88188	SD	11/2/1990	1/27/1991	12/14/1998	0	0	8,106,994	0	8,106,994	8,106,994	0
Union International Life Ins. Co.	68055	OK	9/25/1992	2/12/1993	11/8/2002	3,344,193	10,066,576	4,151	0	13,414,920	13,414,920	0
United Republic Life Ins. Co.	93238	UT	1/26/1994	11/18/1994	7/25/2001	13,790	211	29,058	0	43,058	43,058	0
Universal Life Ins Co	70157	AL	4/24/2009	5/5/2010	3/12/2015	1,658,705	0	(7,328)	0	1,651,377	10,131,098	(8,479,721)
Universe Life Ins. Co.	70181	ID	3/5/1996	12/4/1998	5/24/2013	0	0	10,499,179	0	10,499,179	10,506,785	(7,606)
<b>Total "Estate Closed"</b>						<b>257,470,308</b>	<b>568,830,286</b>	<b>131,825,100</b>	<b>22,481,927</b>	<b>980,607,621</b>	<b>989,418,752</b>	<b>(8,811,131)</b>
<b>Overview "Released from Oversight" Insolvencies</b>												
Confederation Life Ins. & Annuity Co. (CLIC)	99384	GA	9/1/1994		4/12/1999		No GA funding involved		0	0	0	0
Fidelity Mutual Life Ins. Co.	63304	PA	11/6/1992	no GA participation	10/3/2008	1,130,723	113,819	0	27,990	1,272,532	1,272,532	0
First Capital Life Ins. Co.	65447	CA	5/14/1991		7/2/2002	48,718	4,548	0	0	53,266	53,266	0
Mid-Continent Life Ins. Co.	66001	OK	6/6/1997	no GA participation	7/1/2002	366,322	1,432	406	0	368,160	368,160	0
Old West Annuity & Life Ins. Co.	76791	AZ	3/2/2004		1/13/2006		No Data Available		0	0	0	0
Settlers Life Ins. Co.	64220	VA	5/14/1999	no GA participation	12/15/1999	101,244	0	26,321	0	127,565	127,565	0
Shenandoah Life Ins. Co.	68845	VA	2/12/2009		5/8/2012	228,565	186,293	151,602	0	566,460	566,460	0
<b>Total "Released from Oversight"</b>						<b>1,875,572</b>	<b>306,091</b>	<b>178,328</b>	<b>27,990</b>	<b>2,387,982</b>	<b>2,387,982</b>	<b>0</b>
<b>Grand Total</b>						<b>1,858,838,392</b>	<b>3,273,376,538</b>	<b>2,945,920,546</b>	<b>53,904,938</b>	<b>8,132,040,414</b>	<b>7,984,590,288</b>	<b>147,450,126</b>

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life		Allocated Annuity		A&H		Allocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
2,800,000	0	568,170	0	13,000	0	0	0
253,143	4,500	0	0	58,771,774	12,820,517	0	0
19,024	0	284,983	1,409	7,000	0	0	0
9,517	729,780	0	0	85,880,467	29,218,274	0	0
10,971	0	0	0	148,029	0	0	0
6,139,072	5,473,823	10,343	111,000	1,280,461	660,185	0	0
0	0	0	0	1,804,218	1,145,622	0	0
4,459,142	3,474,862	65,758,257	40,390,278	1,310,907	1,500,000	8,000,000	2,700,000
70,714	16,487	0	0	17,454,254	2,830,940	0	0
0	0	0	0	0	0	0	0
340,667	49,490	17,248,265	1,038,487	0	0	0	0
11,306,785	10,875,478	44,055,596	26,201,957	895,082	960,837	108,553,958	75,903,889
11,271,909	1,041,272	1,401,485	0	122,000	0	0	0
868,884	258,055	5,279,053	275,537	12,212,190	3,611,951	40	4
94,012,513	0	76,061,564	0	250,000	0	67,153,313	0
176,802	238	5,957,495	1,545,000	12,004,070	85,843	0	0
32,000,000	0	0	0	0	0	0	0
889,508	30	2,648,350	20	330,078	0	35,000	0
8,231	500,000	0	1,700,000	192,196	116,294	0	0
1,242,916	770,166	89,000	131,036	0	0	0	0
5,231,876	2,288,000	214,664	154,649	13,338,293	5,683,449	0	0
60,125,731	10,014,471	175,491,859	19,412,205	0	0	2,000	0
90,759,188	25,834,986	37,166,103	19,867,170	4,032,883	643,060	41,826,413	17,982,766
4,602,083	3,175,000	277,880	0	152,528	125,000	0	0
5,270,688	356,691	17,846,770	1,325,580	0	0	0	0
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Total All Insolvencies Summary by State

	Estimated Net Costs as of September 30, 2015					Assessments Called (Billed) or Refunded as of December 31, 2014							
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total	Life		Allocated Annuity		A&H		Unallocated Annuity	
						Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	41,402,712	30,987,129	7,758,682	0	80,148,524	22,368,855	0	33,937,732	0	2,060,000	0	0	0
Alaska	685,382	6,020,204	963,055	(512)	7,668,129	2,063,342	454,500	6,747,089	333,181	253,415	56,000	2,428,923	29
Arizona	25,776,721	40,320,588	115,365,517	0	181,462,826	38,214,894	0	38,206,946	0	13,235,267	0	0	0
Arkansas	15,680,900	11,477,775	7,940,232	51,840	35,150,748	25,621,978	0	0	0	9,736,334	0	0	0
California	299,322,424	491,839,882	388,550,119	0	1,179,712,426	313,156,930	41,665,000	514,978,212	23,273,000	20,293,800	11,275,000	0	0
Colorado	1,060,642	9,741,618	59,394,571	0	70,196,832	9,804,556	18,410,470	20,638,248	39,239,670	12,228,366	5,532,143	0	0
Connecticut	17,495	24,366,585	29,225,760	(1,107)	53,608,733	4,732,230	4,154,158	20,411,169	3,421,902	296,801	0	1,445,000	1,444,994
Delaware	4,845,043	18,632,892	4,591,713	333,024	28,402,672	8,596,303	0	20,305,910	0	2,435,000	0	984,787	0
Dist. of Columbia	89,912	159,052	843,072	0	1,092,036	584,826	512,527	1,754,248	1,539,695	630,000	259,707	0	0
Florida	116,399,343	203,855,014	428,275,603	5,808	748,535,768	125,602,575	0	224,779,838	142,450	40,400,000	0	0	0
Georgia	30,580,923	35,186,884	86,487,097	2,373,847	154,628,751	43,275,908	0	44,189,138	584,662	26,415,785	64,528	5,870,582	(32,978)
Hawaii	27,832,919	37,560,096	7,643,850	0	73,036,865	47,538,543	21,042,109	41,818,128	15,586,534	11,882,875	11,503,683	0	0
Idaho	8,547,777	10,877,601	7,950,356	0	27,375,734	11,714,705	2,699,795	9,940,276	0	1,164,135	0	0	0
Illinois	146,131,452	173,772,782	97,333,211	8,774,569	426,012,015	197,589,738	37,995,670	228,222,147	103,530,755	40,530,000	18,748,240	77,450,410	59,759,367
Indiana	32,518,410	54,758,453	38,896,201	4,701,087	130,874,152	32,600,051	5,000,000	74,412,620	4,999,960	25,209,164	0	0	0
Iowa	36,473,595	37,774,631	113,926,715	39,671	188,214,611	34,559,122	0	42,014,908	0	1,995,360	0	1,280,000	0
Kansas	41,088,493	16,898,153	13,176,014	0	71,162,660	34,361,000	0	19,115,000	0	1,650,000	0	0	0
Kentucky	22,606,317	25,727,768	41,756,093	0	90,090,178	49,916,219	16,734,637	30,006,630	4,349,724	21,260,909	1,053,336	0	0
Louisiana	7,252,416	5,887,563	17,462,515	0	30,602,494	8,103,508	0	14,413,707	0	15,638,832	0	0	0
Maine	595,538	1,903,059	748,073	63,039	3,309,708	2,172,639	0	2,559,361	906	175,000	0	0	0
Maryland	20,455,932	31,809,562	30,223,023	5,587,386	88,075,904	40,137,287	0	42,062,121	0	2,700,000	0	0	0
Massachusetts	45,140,036	46,010,180	3,485,122	0	94,635,338	47,115,000	2,125,000	40,191,000	700,000	5,456,000	1,475,000	0	0
Michigan	10,510,084	54,841,349	30,881,079	3,323,574	99,556,086	23,920,700	13,088,981	79,297,501	10,100,034	0	0	34,158,333	29,297,170
Minnesota	17,195,360	62,505,413	4,157,100	2,407,925	86,265,799	24,063,000	2,144,001	120,079,500	24,707,255	418,500	0	5,700,000	0
Mississippi	58,282,586	15,611,870	21,153,958	93,116	95,141,530	50,334,095	14,626	20,172,670	0	15,534,678	30,041	6,850,139	0
Missouri	168,990,514	35,130,391	28,745,064	29,058	232,895,026	102,027,852	0	37,285,110	0	8,479,499	0	0	0
Montana	4,505,771	6,819,483	4,183,141	0	15,508,395	8,060,287	0	7,723,955	0	2,024,840	0	0	0
Nebraska	15,980,183	15,774,424	106,181,073	0	137,935,681	11,938,351	532,785	17,050,339	293,315	7,583,700	5,700,000	0	0
Nevada	12,862,044	9,134,662	19,956,727	0	41,953,432	12,262,827	337,000	8,197,685	69,630	11,839,600	178,000	0	0
New Hampshire	563,421	2,311,852	6,678,344	607,577	10,161,195	2,023,542	563,123	3,781,993	996,376	377,065	0	0	0
New Jersey	38,795,554	108,931,898	157,683,795	4,575,315	309,986,562	45,070,487	6,392,387	120,329,985	9,136,428	1,325,000	151,039	23,104,352	11,865,605
New Mexico	5,625,411	10,355,879	7,831,317	0	23,812,607	4,924,513	120,000	8,030,525	0	948,588	9,982	0	0
New York	60,736	537,741,854	(98,066)	(6,578)	537,697,946	647,978,179	54,000,000	0	0	0	0	0	0
North Carolina	44,149,144	103,017,804	101,560,037	224,442	248,951,427	53,519,217	8,308,500	199,709,283	21,068,750	2,356,500	0	0	0
North Dakota	4,113,488	7,239,108	5,450,537	28,652	16,831,785	4,999,898	423,000	7,798,336	277,400	3,253,092	924,599	104,738	0
Ohio	51,992,597	62,438,942	47,669,819	2,306,863	164,408,221	46,900,000	0	60,245,000	0	15,215,000	0	7,875,000	7,300,000
Oklahoma	33,164,691	34,335,188	14,950,524	0	82,450,403	43,849,843	14,456,850	36,318,738	5,517,650	13,655,550	7,752,000	0	0
Oregon	17,546,399	19,922,309	11,087,429	0	48,556,137	19,068,901	0	20,140,366	0	1,688,644	0	0	0
Pennsylvania	71,360,727	394,902,117	270,542,269	1,547,185	738,352,299	157,512,407	0	234,061,862	0	5,501,470	0	100,058,938	0
Puerto Rico	619,449	496,802	(7,497)	0	1,108,753	622,778	0	387,497	0	108,788	0	0	0
Rhode Island	3,541,906	26,748,134	2,257,531	0	32,547,571	3,145,036	0	22,503,256	0	428,700	0	0	0
South Carolina	21,772,560	30,148,690	21,909,849	0	73,831,100	22,736,843	0	29,314,306	0	6,400,000	0	0	0
South Dakota	7,531,133	5,677,431	38,582,851	0	51,791,415	11,820,802	3,424,576	8,920,701	2,698,921	5,701,897	1,475,000	0	0
Tennessee	36,330,893	30,183,892	47,522,200	0	114,036,985	32,793,000	0	41,502,000	0	7,866,000	0	0	0
Texas	209,543,519	188,834,834	139,371,589	14,354,921	552,104,863	302,411,792	42,767,051	142,668,069	22,332,156	64,868,663	24,688,924	0	2,500,000
Utah	9,426,734	8,937,902	11,083,821	243,307	29,691,765	18,361,495	7,669,846	14,510,801	4,124,184	1,733,380	0	3,050,000	4,549,252
Vermont	181,226	1,141,748	9,765,665	(3,802)	11,084,837	428,664	0	1,319,856	0	177,500	0	0	0
Virginia	13,610,693	33,006,714	185,540,448	0	232,157,855	26,188,697	9,858,881	40,317,690	15,978,803	3,958,086	1,787,431	0	0
Washington	38,895,253	79,022,451	123,294,127	2,165,700	243,377,531	59,933,397	10,230,633	68,105,810	2,094,396	10,836,516	2,646,855	7,600,000	5,000,000
West Virginia	3,022,708	9,062,394	4,012,418	0	16,097,521	6,818,408	4,048,871	13,179,699	5,230,641	4,642,781	5,464,841	51,813	0
Wisconsin	30,140,291	57,161,369	18,646,770	79,030	106,027,461	32,700,000	0	51,547,843	0	0	0	0	0
Wyoming	4,018,932	6,372,162	3,314,169	0	13,705,263	5,147,984	1,423,081	8,578,921	2,995,415	1,010,787	781,612	0	0
Other	1	0	15,861	0	15,862	0	0	0	0	0	0	0	0
Total	1,858,838,392	3,273,376,538	2,945,920,546	53,904,938	8,132,040,414	2,881,393,204	330,598,058	2,893,783,725	325,323,793	453,581,867	101,557,961	278,013,015	121,683,439

For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

	Allocated		Unallocated		Total		
	Life	Annuity	A&H	Annuity			
Alabama	724	719	5,198,158	0	5,199,601	American Community Mutual Ins. Co.	273,213
Alaska	620	3	924,348	0	924,971	American Network Ins. Co.	300,456,473
Arizona	4,884	2,019	108,427,448	0	108,434,351	Colorado Health Ins. Coop. Inc.	0
Arkansas	858	318	4,147,212	0	4,148,388	Meritus Mutual Health Partners	0
California	24,106	4,052	361,589,276	0	361,617,434	Monarch Life Ins. Co.	514,786
Colorado	4,565	1,100	49,301,227	0	49,306,892	Penn Treaty Network	2,126,584,897
Connecticut	5,636	1,595	28,925,871	0	28,933,102		
Delaware	387	155	3,054,346	0	3,054,889	Total	2,427,829,370
Dist. of Columbia	678	148	832,934	0	833,760	Per state breakdown	2,427,829,370
Florida	14,702	6,018	341,863,112	0	341,883,833		0
Georgia	1,913	1,793	55,896,596	0	55,900,303		
Hawaii	1,402	211	7,359,777	0	7,361,390		
Idaho	526	1	7,038,688	0	7,039,215		
Illinois	7,710	2,787	72,825,017	0	72,835,514		
Indiana	2,828	977	21,973,139	0	21,976,945		
Iowa	3,241	1,011	74,412,353	0	74,416,604		
Kansas	2,941	979	10,625,005	0	10,628,924		
Kentucky	665	843	24,218,861	0	24,220,369		
Louisiana	0	0	9,563,058	0	9,563,058		
Maine	1,147	773	700,399	0	702,320		
Maryland	4,536	1,290	27,431,516	0	27,437,343		
Massachusetts	9,950	17,664	1,542,905	0	1,570,519		
Michigan	11,382	2,331	28,636,917	0	28,650,631		
Minnesota	3,811	1,835	3,395,381	0	3,401,027		
Mississippi	301	515	12,621,052	0	12,621,869		
Missouri	4,090	787	10,967,521	0	10,972,398		
Montana	532	242	2,700,526	0	2,701,300		
Nebraska	2,226	588	23,038,419	0	23,041,234		
Nevada	1,619	461	11,214,831	0	11,216,911		
New Hampshire	1,563	400	6,326,234	0	6,328,198		
New Jersey	6,425	4,800	156,648,600	0	156,659,826		
New Mexico	1,844	358	6,636,524	0	6,638,726		
New York	27,176	16,309	40,075	0	83,561		
North Carolina	3,122	1,438	94,698,133	0	94,702,693		
North Dakota	107	599	1,844,459	0	1,845,165		
Ohio	7,381	1,869	26,720,279	0	26,729,529		
Oklahoma	1,224	754	10,715,095	0	10,717,073		
Oregon	2,176	868	9,657,529	0	9,660,574		
Pennsylvania	12,443	3,178	267,110,494	0	267,126,115		
Puerto Rico	0	0	0	0	0		
Rhode Island	753	476	2,020,903	0	2,022,132		
South Carolina	1,343	961	15,525,649	0	15,527,952		
South Dakota	856	365	34,920,053	0	34,921,274		
Tennessee	1,255	1,083	40,373,854	0	40,376,192		
Texas	11,425	2,401	110,447,464	0	110,461,290		
Utah	1,456	522	10,763,841	0	10,765,818		
Vermont	572	109	9,728,637	0	9,729,318		
Virginia	2,582	1,207	182,054,638	0	182,058,427		
Washington	7,441	1,679	109,656,079	0	109,665,199		
West Virginia	608	329	3,400,222	0	3,401,159		
Wisconsin	5,500	3,059	15,065,755	0	15,074,313		
Wyoming	0	0	2,739,726	0	2,739,726		
Other	0	0	17	0	17		
<b>Total</b>	<b>215,234</b>	<b>93,983</b>	<b>2,427,520,153</b>	<b>0</b>	<b>2,427,829,370</b>		
State Breakdown Not Available							
Colorado Health Ins. Coop. Inc.			No Data Available				
Meritus Mutual Health Partners			No Data Available				
<b>Total</b>	<b>215,234</b>	<b>93,983</b>	<b>2,427,520,153</b>	<b>0</b>	<b>2,427,829,370</b>		



	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	10,890,201	21,701,389	229,057	0	32,820,647	CoOpportunity Health	117,235,589
Alaska	552,551	5,661,398	0	0	6,213,949	Executive Life Ins. Co.	2,930,532,705
Arizona	21,132,887	23,903,094	3,759,797	0	48,795,778	Life & Health Ins. Co. of America	35,706,823
Arkansas	13,522,965	6,208,323	(978)	51,835	19,782,145	Lincoln Memorial Life Ins. Co.	256,464,981
California	280,617,363	449,613,973	14,897,076	0	745,128,413	Memorial Service Life Ins. Co.	89,339,131
Colorado	544,025	0	3,461,393	0	4,005,417	National States Ins. Co.	141,026,949
Connecticut	72,111	2,431	0	0	74,542	SeeChange Health Ins. Co.	16,101,518
Delaware	4,053,549	4,120,183	328	100,614	8,274,674	Universal Health Care Ins. Co.	7,294,328
Dist. of Columbia	3,076	0	(1,120)	0	1,956		
Florida	98,825,312	105,807,051	60,479,713	0	265,112,076	Total	3,593,702,024
Georgia	27,870,364	24,230,639	19,605,623	2,259,053	73,965,679	Per state breakdown	3,593,702,024
Hawaii	26,470,445	16,983,633	23,003	0	43,477,082		0
Idaho	7,974,788	8,240,575	273,137	0	16,488,500		
Illinois	116,406,826	105,890,757	14,228,617	6,345,030	242,871,230		
Indiana	24,725,242	27,258,163	1,523,209	13,006	53,519,620		
Iowa	30,930,319	21,475,756	38,194,396	39,650	90,640,120		
Kansas	39,809,894	10,697,329	809,037	0	51,316,260		
Kentucky	21,112,487	22,637,465	16,057,687	0	59,807,639		
Louisiana	2,353,359	0	1,177,577	0	3,530,936		
Maine	5,691	0	(857)	0	4,834		
Maryland	18,524,673	20,637,033	1,382,050	5,586,902	46,130,658		
Massachusetts	41,508,780	42,715,114	0	0	84,223,894		
Michigan	312,275	0	670,601	(58,047)	924,828		
Minnesota	14,455,922	35,111,167	121,937	10,284	49,699,310		
Mississippi	19,018,196	5,667,369	2,618,722	93,035	27,397,321		
Missouri	166,305,551	25,905,892	11,327,750	0	203,539,192		
Montana	3,785,091	3,675,925	371,304	0	7,832,320		
Nebraska	13,683,641	6,828,796	80,500,251	0	101,012,689		
Nevada	12,404,774	7,121,709	4,394,434	0	23,920,917		
New Hampshire	0	0	0	0	0		
New Jersey	20,262,359	51,574,511	0	1,109,196	72,946,067		
New Mexico	4,772,242	8,045,128	1,004,103	0	13,821,472		
New York	0	0	0	0	0		
North Carolina	30,498,045	68,405,420	5,318,309	0	104,221,773		
North Dakota	3,341,848	5,031,801	2,394,625	28,652	10,796,926		
Ohio	42,129,871	37,250,694	9,994,575	1,815,592	91,190,731		
Oklahoma	22,852,761	18,484,766	636,687	0	41,974,214		
Oregon	15,522,248	17,296,133	197,912	0	33,016,293		
Pennsylvania	47,428,606	168,411,261	1,701,196	0	217,541,062		
Puerto Rico	570,794	448,099	0	0	1,018,893		
Rhode Island	3,199,442	21,830,393	4,910	0	25,034,744		
South Carolina	16,768,974	21,921,354	2,192,927	0	40,883,255		
South Dakota	6,782,597	2,827,860	2,175,148	0	11,785,605		
Tennessee	28,797,410	15,759,208	2,775,357	0	47,331,975		
Texas	198,668,047	133,395,828	2,690,105	11,516,145	346,270,125		
Utah	8,738,328	6,877,145	46,532	239,758	15,901,764		
Vermont	1,856	0	0	0	1,856		
Virginia	10,417,314	19,773,372	1,396,225	0	31,586,912		
Washington	34,179,301	59,332,916	1,225,718	2,165,287	96,903,221		
West Virginia	1,916,586	3,562,143	33,355	0	5,512,084		
Wisconsin	15,047,343	50,699,965	3,015,679	79,030	68,842,017		
Wyoming	3,060,458	3,547,951	0	0	6,608,408		
Other	0	0	0	0	0		
Total	1,532,828,786	1,716,571,113	312,907,103	31,395,021	3,593,702,024		
State Breakdown Not Available							
None							
Total	1,532,828,786	1,716,571,113	312,907,103	31,395,021	3,593,702,024		

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	1,079,267	918,125	595,652	0	2,593,044	Andrew Jackson Life Ins. Co.	30,796,630
Alaska	0	78,165	(5,187)	0	72,978	Benicorp Ins. Co.	29,151,367
Arizona	32,893	1,595,774	1,789,480	0	3,418,147	Centennial Life Ins. Co.	83,537
Arkansas	438,741	3,131,133	2,300,841	0	5,870,715	Executive Life Ins. Co. of New York	801,857,587
California	748,456	21,705,860	3,615,237	0	26,069,554	Family Guaranty Life Ins. Co.	20,252,770
Colorado	32,760	3,367,368	3,904,691	0	7,304,819	Farmers and Ranchers Life Ins. Co.	9,181,600
Connecticut	0	24,270,335	301,678	0	24,572,013	First National Life Ins. Co. of America	2,298,383
Delaware	321,145	11,052,195	4,243	0	11,377,582	Franklin Protective Life Ins. Co.	12,871,425
Dist. of Columbia	6,836	53,048	7,579	0	67,463	Golden State Mutual Life Ins Co	1,575,521
Florida	2,596,056	52,530,842	4,723,477	0	59,850,375	Imerica Life and Health Ins. Co.	13,673,011
Georgia	382,755	5,339,186	6,178,251	0	11,900,191	Investors Equity Life Ins. Co. of HI, LTD	19,626,888
Hawaii	(1,996)	20,190,138	257,405	0	20,445,547	Legion Ins. Co.	811,916
Idaho	0	325,591	(62,041)	0	263,550	Lumbermens Mutual	15,714,152
Illinois	170,271	22,103,503	888,780	0	23,162,554	National Heritage Life Ins. Co.	152,746,288
Indiana	91,513	8,343,589	11,175,019	0	19,610,122	Old Standard Life Ins. Co.	0
Iowa	602,797	9,436,771	164,907	0	10,204,476	Reliance Ins. Co.	13,922,671
Kansas	41,495	883,708	1,459,665	0	2,384,869	Standard Life Ins Co of IN	2,922,430
Kentucky	16,729	1,186,682	372,785	0	1,576,196	Villanova Ins. Co.	27,242
Louisiana	3,565,341	4,114,216	469,985	0	8,149,542		
Maine	0	1,347,306	(6,786)	0	1,340,520	Total	1,127,513,417
Maryland	22,917	5,995,503	932,239	0	6,950,658	Per state breakdown	1,127,513,417
Massachusetts	0	95,619	308,535	0	404,154		0
Michigan	1,012,898	39,612,565	1,270,253	0	41,895,715		
Minnesota	0	4,062,156	354,421	0	4,416,577		
Mississippi	38,616,122	8,725,530	741,163	0	48,082,815		
Missouri	93,854	1,982,515	3,233,338	0	5,309,707		
Montana	0	782,854	26,586	0	809,440		
Nebraska	135,696	2,850,278	2,627,110	0	5,613,083		
Nevada	510	311,097	3,757,161	0	4,068,768		
New Hampshire	0	1,874,828	202,662	0	2,077,490		
New Jersey	0	55,882,421	569,652	0	56,452,073		
New Mexico	2,308	597,597	128,201	0	728,106		
New York	0	537,970,428	(143,440)	0	537,826,988		
North Carolina	5,176,058	21,460,704	1,461,293	0	28,098,055		
North Dakota	0	84,583	3,114	0	87,697		
Ohio	9,114	5,372,561	4,348,915	0	9,730,589		
Oklahoma	4,813,512	4,759,253	594,418	0	10,167,183		
Oregon	2,706	59,454	142,401	0	204,562		
Pennsylvania	0	45,325,273	1,140,058	0	46,465,331		
Puerto Rico	0	48,709	(7,497)	0	41,212		
Rhode Island	0	4,666,285	228,515	0	4,894,800		
South Carolina	12,285	1,077,992	2,952,901	0	4,043,177		
South Dakota	0	882,002	(789)	0	881,213		
Tennessee	4,078,772	10,857,065	2,119,976	0	17,055,813		
Texas	2,253,086	26,126,993	6,269,762	0	34,649,840		
Utah	(6,824)	685,567	117,806	0	796,550		
Vermont	0	961,086	27,476	0	988,562		
Virginia	22,685	2,894,187	197,272	0	3,114,144		
Washington	4,833	5,391,136	1,091,567	0	6,487,535		
West Virginia	72,900	3,617,942	47,141	0	3,737,983		
Wisconsin	0	195,376	422,789	0	618,165		
Wyoming	0	391,972	173,553	0	565,524		
Other	1	0	15,647	0	15,648		
Total	66,448,491	987,575,064	73,489,862	0	1,127,513,417		
State Breakdown Not Available							
Old Standard Life Ins. Co.			No Data Available				
Total	66,448,491	987,575,064	73,489,862	0	1,127,513,417		

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		
Alabama	29,404,322	8,365,242	1,734,501	0	39,504,065	Alabama Life Ins. Co.	3,310,751
Alaska	132,147	280,629	43,894	(512)	456,158	American Chambers Life Ins. Co.	26,454,627
Arizona	4,583,313	14,818,465	1,387,952	0	20,789,730	American Educators Life Ins. Co.	4,926,157
Arkansas	1,706,351	2,136,912	1,492,303	5	5,335,571	American Integrity Ins. Co.	34,231,399
California	17,789,495	20,512,001	8,448,527	0	46,750,023	American Life Assurance Corp.	5,385,425
Colorado	445,613	6,369,964	2,726,974	0	9,542,551	American Standard Life & Accident Ins. Co.	8,399,590
Connecticut	(73,219)	92,005	(1,789)	(1,107)	15,890	American Western Life Ins. Co.	(140,613)
Delaware	459,126	3,459,305	1,532,580	232,410	5,683,421	AMS Life Ins. Co.	33,226,068
Dist. of Columbia	73,555	104,944	3,334	0	181,833	Bankers Commercial Life Ins. Co.	13,849,825
Florida	14,818,589	45,479,259	21,190,160	5,808	81,493,816	Booker T Washington Ins Co Inc	24,262,237
Georgia	2,278,167	5,602,735	4,796,827	113,603	12,791,332	Coastal States Life Ins. Co.	16,322,100
Hawaii	1,362,743	386,051	3,665	0	1,752,458	Confederation Life Ins. Co. (CLIC)	13,817
Idaho	571,651	2,311,424	700,572	0	3,583,648	Consolidated National Life Ins. Co.	8,852,916
Illinois	29,464,705	45,767,477	9,389,457	2,429,180	87,050,819	Consumers United Ins. Co.	15,096,764
Indiana	7,680,742	19,149,873	4,221,666	4,688,082	35,740,363	Corporate Life Ins. Co.	173,587,827
Iowa	4,933,323	6,860,352	1,154,707	21	12,948,403	Diamond Benefits Life Ins. Co./LACOP	12,094,494
Kansas	1,219,903	5,315,803	282,068	0	6,817,774	EBL Life Ins. Co.	14,323,877
Kentucky	1,444,303	1,896,711	1,103,568	0	4,444,582	Fidelity Bankers Life Ins. Co.	14,424,222
Louisiana	1,313,019	1,766,189	6,245,560	0	9,324,769	First National Life Ins. Co.	227,653
Maine	581,812	549,791	55,317	63,039	1,249,959	Franklin American Life Ins. Co.	390,823
Maryland	1,868,082	5,171,199	474,132	484	7,513,897	George Washington Life Ins. Co.	1,786,130
Massachusetts	3,549,953	3,179,034	1,633,681	0	8,362,668	Guarantee Security Life Ins. Co.	106,877,009
Michigan	9,145,940	15,219,938	299,261	3,380,875	28,046,013	Inter-American Ins. Co. of Illinois	107,771,884
Minnesota	2,729,575	23,330,054	285,311	2,397,640	28,742,581	International Financial Services Life Ins. Co.	1,856,856
Mississippi	640,823	1,216,123	5,171,106	81	7,028,132	Investment Life Ins. Co. of America	15,753,538
Missouri	2,565,913	7,239,238	3,214,891	29,058	13,049,099	Kentucky Central Life Ins. Co.	(12,538,503)
Montana	719,351	2,360,462	1,084,725	0	4,164,538	Life Assurance Co. of Pennsylvania	0
Nebraska	2,155,943	6,094,465	15,064	0	8,265,472	London Pacific Life & Annuity Co.	96,324,041
Nevada	451,052	1,701,386	590,300	0	2,742,738	Medical Savings Ins. Co.	24,598,224
New Hampshire	552,082	436,317	149,448	607,577	1,745,424	Midwest Life Ins. Co.	33,035,323
New Jersey	18,447,375	1,464,649	465,233	3,463,490	23,840,747	Mutual Benefit Life Ins. Co.	(1,571,656)
New Mexico	844,136	1,712,455	62,245	0	2,618,836	Mutual Security Life Ins. Co.	12,749,019
New York	(32,319)	(253,100)	5,298	(9,196)	(289,316)	National Affiliated Investors Life Ins. Co.	1,309,477
North Carolina	8,390,578	13,097,974	54,639	221,085	21,764,276	National American Life Ins. Co of PA	13,146,413
North Dakota	771,096	2,122,125	1,208,340	0	4,101,561	New Jersey Life Ins. Co.	81,850,531
Ohio	9,783,420	19,798,652	6,594,096	487,583	36,663,751	Old Colony Life Ins. Co.	11,180,621
Oklahoma	5,448,509	11,086,545	3,001,866	0	19,536,920	Old Faithful Life Ins. Co.	1,474,118
Oregon	2,014,680	2,565,777	1,089,586	0	5,670,043	Pacific Standard Life Ins. Co.	28,433,272
Pennsylvania	23,686,307	181,126,352	579,231	1,533,784	206,925,674	States General Life Ins. Co.	4,938,099
Puerto Rico	48,616	(6)	0	0	48,610	Statesman National Life Ins. Co.	4,050,017
Rhode Island	332,133	250,752	3,203	0	586,089	Summit National Life Ins. Co.	4,582,899
South Carolina	4,959,680	7,138,289	1,230,376	0	13,328,346	Supreme Life Ins. Co. of America	44,824
South Dakota	747,120	1,967,202	1,488,438	0	4,202,760	Underwriters Life Ins. Co.	8,106,994
Tennessee	3,369,205	3,548,336	2,244,773	0	9,162,315	Unison International Life Ins. Co.	13,414,920
Texas	8,438,794	29,295,035	19,952,928	2,838,776	60,525,533	United Republic Life Ins. Co.	43,058
Utah	691,595	1,374,641	155,642	3,549	2,225,428	Universal Life Ins Co	1,651,377
Vermont	177,284	180,547	9,553	(3,802)	363,582	Universe Life Ins. Co.	10,499,179
Virginia	3,029,976	10,314,660	1,857,533	0	15,202,168		
Washington	4,691,406	14,293,446	11,320,764	414	30,306,029	Total	980,607,621
West Virginia	1,026,289	1,880,606	530,434	0	3,437,328	Per state breakdown	980,607,621
Wisconsin	15,077,823	6,259,781	140,073	0	21,477,678		0
Wyoming	958,231	2,432,219	400,891	0	3,791,341		
Other	0	0	197	0	197		
Total	257,470,308	568,830,286	131,825,100	22,481,927	980,607,621		
	State Breakdown Not Available						
Life Assurance Co. of Pennsylvania	Included in Diamond Benefits						
Total	257,470,308	568,830,286	131,825,100	22,481,927	980,607,621		

	Allocated		Unallocated		Total		
	Life	Annuity	A&H	Annuity			
Alabama	28,200	1,654	1,314	0	31,167	Confederation Life Ins. & Annuity Co. (CLIAC)	0
Alaska	64	9	0	0	74	Fidelity Mutual Life Ins. Co.	1,272,532
Arizona	22,743	1,236	840	0	24,819	First Capital Life Ins. Co.	53,266
Arkansas	11,985	1,089	853	0	13,928	Mid-Continent Life Ins. Co.	368,160
California	143,004	3,996	3	0	147,002	Old West Annuity & Life Ins. Co.	0
Colorado	33,680	3,186	287	0	37,154	Settlers Life Ins. Co.	127,565
Connecticut	12,966	220	0	0	13,186	Shenandoah Life Ins. Co.	566,460
Delaware	10,836	1,054	216	0	12,106		
Dist. of Columbia	5,767	912	344	0	7,023	Total	2,387,982
Florida	144,684	31,844	19,141	0	195,669	Per state breakdown	2,387,982
Georgia	47,724	12,532	9,800	1,191	71,245		0
Hawaii	325	63	0	0	388		
Idaho	812	10	0	0	821		
Illinois	81,940	8,257	1,341	360	91,897		
Indiana	18,084	5,850	3,168	0	27,102		
Iowa	3,914	741	353	0	5,009		
Kansas	14,260	334	239	0	14,833		
Kentucky	32,133	6,066	3,193	0	41,392		
Louisiana	20,696	7,158	6,335	0	34,190		
Maine	6,888	5,188	0	0	12,076		
Maryland	35,724	4,537	3,086	0	43,348		
Massachusetts	71,354	2,748	0	0	74,102		
Michigan	27,589	6,516	4,047	746	38,899		
Minnesota	6,052	201	51	0	6,303		
Mississippi	7,143	2,334	1,915	0	11,392		
Missouri	21,106	1,960	1,564	0	24,630		
Montana	798	0	0	0	798		
Nebraska	2,677	297	229	0	3,203		
Nevada	4,089	9	1	0	4,098		
New Hampshire	9,776	307	0	0	10,084		
New Jersey	79,394	5,516	310	2,630	87,850		
New Mexico	4,881	341	245	0	5,467		
New York	65,879	8,216	0	2,618	76,713		
North Carolina	81,341	52,268	27,664	3,357	164,630		
North Dakota	436	0	0	0	436		
Ohio	62,811	15,166	11,954	3,689	93,620		
Oklahoma	48,685	3,869	2,458	0	55,012		
Oregon	4,589	76	0	0	4,665		
Pennsylvania	233,372	36,054	11,290	13,401	294,117		
Puerto Rico	38	0	0	0	38		
Rhode Island	9,578	227	0	0	9,806		
South Carolina	30,279	10,094	7,996	0	48,369		
South Dakota	560	2	0	0	563		
Tennessee	84,250	18,199	8,240	0	110,690		
Texas	172,168	14,577	11,330	0	198,075		
Utah	2,178	27	0	0	2,205		
Vermont	1,514	6	0	0	1,520		
Virginia	138,136	23,288	34,779	0	196,203		
Washington	12,273	3,274	0	0	15,547		
West Virginia	6,325	1,374	1,266	0	8,966		
Wisconsin	9,625	3,189	2,475	0	15,288		
Wyoming	243	21	0	0	264		
Other	0	0	0	0	0		
<b>Total</b>	<b>1,875,572</b>	<b>306,091</b>	<b>178,328</b>	<b>27,990</b>	<b>2,387,982</b>		
State Breakdown Not Available							
Old West Annuity & Life Ins. Co.	No Data Available						
<b>Total</b>	<b>1,875,572</b>	<b>306,091</b>	<b>178,328</b>	<b>27,990</b>	<b>2,387,982</b>		

# **KEY POINTS**

## Key Points to Consider

### KEY NOTES ON ALL INSOLVENCIES:

- NOLHGA expenses are incurred as of June 30, 2015. Where known, expenses and claims incurred directly by guaranty associations and recoveries from litigation, estate distributions etc. have been included.
  - **Neither NOLHGA nor the Guaranty Associations make any representations or warranties as to the accuracy of the enclosed data.**
  - **Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness or accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.**
  - **Beginning in 2013, Puerto Rico is no longer a member guaranty association of NOLHGA. Data presented is historical information. Member companies will need to contact the Puerto Rico guaranty association directly for information on any annual or future insolvency cost estimates.**
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### *Pre-Liquidation Cases*

This section contains estimated costs by case, by state, by line. The cases listed have not yet been placed under order of liquidation with finding of insolvency. Member companies need to decide if they wish to establish accruals for these cases since the accounting guidelines do not require an accrual be established until a company is placed under an order of liquidation.

#### **American Community Mutual**

No data available.

#### **American Network/Penn Treaty**

Penn Treaty and ANIC were placed in rehabilitation on January 6, 2009 and remain in rehabilitation. While an order of Liquidation with a finding of insolvency was sought by the rehabilitator as to each company in October of 2009, the Pennsylvania court rejected that request on May 3, 2012. The court's May 3, 2012 order continued the rehabilitation and directed the rehabilitator to develop and file a rehabilitation plan. As a result, we cannot predict or confirm possible guaranty association assessment numbers or their timing.

Penn Treaty and ANIC are affiliated companies that wrote primarily long-term care insurance. Cost estimates of the GA covered obligations of Penn Treaty and ANIC in a post-liquidation scenario are as of December 31, 2014. We note that the estimates are subject to substantial variation as additional information becomes available and are sensitive to changes in assumptions and prevailing interest rates. Please see the attached file labeled "PTAN Net Liabilities 2014q Memorandum" for more details on these estimates. The numbers in the memorandum file will vary from those within the Costs file because the Costs file will include additional adjustments for guaranty association expenses and obligations.

#### **Colorado Health Insurance Cooperative Inc.**

New case in fall 2015, health cooperative located in CO, member of the CO guaranty association. No data available.

#### **Meritus Mutual Health Partners**

New case in fall 2015, health cooperative located in AZ, member of the AZ guaranty association. No data available.

#### **Monarch Life Insurance Company**

Total costs reflect NOLHGA expenses incurred; no current plans for guaranty association participation.

## **OPEN INSOLVENCIES**

This section contains estimated costs by insolvency, by state, by line. The insolvencies listed reflect those cases which are still in an "open" status with no assumption reinsurance agreement being closed and are in a claim run-off mode, or those that an assumption agreement is anticipated to close in the near future or agreements which may require guaranty association funding for a number of years beyond the current period.

### **CoOpportunity Health**

Health cooperative doing business in IA and NE. Cost estimate reflects claims funded by the IA and NE guaranty associations.

### **Executive Life Insurance Company**

Reports in previous years presented estimated costs of each guaranty association's liability discounted to September 1993. Beginning with the 1995 report, costs were shown as if Guaranty Associations paid off all obligations by 2015. Under the Enhancement Agreement, Guaranty Associations have the option to make annual installment payments or defease their obligations. Since GA costs grow with interest over time, deferral of Guaranty Association payments through annual installment payments result in higher aggregate (undiscounted) costs than, for example, making a one-time defeasance payment. Obviously, the ultimate aggregate (undiscounted) cost will depend on how each Guaranty Association chooses to fund their obligations.

Consistent with prior years, the current estimate reflects the following assumptions regarding Guaranty Association funding of ELIC obligations:

Guaranty Associations make annual installment payments through 2015.

All guaranty associations other than Puerto Rico have now defeased their obligations under Article 5.1.2 of the Enhancement Agreement. The remaining liability estimate of \$8 million represents the present value of future obligations under Article 22 and 23 of the plan.

Puerto Rico is no longer a member of NOLHGA and we therefore do not track ongoing activity for this association. You must contact the Puerto Rico guaranty association for any annual or ongoing funding information.

Discount rates used were approximately 3.0% for all remaining obligations.

Other comments pertinent to the estimates include:

The estimates are net of approximately \$318 million received between 1995 and 2013 from the ELIC Trusts. Future recoveries, if any, from the Trusts cannot be estimated and therefore are not included in this presentation.

The estimates are exclusive of any possible future indemnity charges. Such charges, if any, cannot be estimated and therefore are not included in this presentation.

The estimates include actual administrative charges from Aurora through 2015 and allocated NOLHGA costs through June 30, 2015. The estimates exclude future Aurora administrative costs and allocated NOLHGA costs.

The estimates include actual and projected costs related to Article 22 and 23 of the Enhancement Agreement. While there are no arrangements currently in place to defease such obligations, the estimates assume that the present value of such costs is paid in 2015. Guaranty associations at this time do NOT have the option of defeasing those obligations and will be required to fund benefits annually similar to past years.

Because of the uncertain nature of the Guaranty Association obligations, the schedule included in the Anticipated Funding Schedule Section for Executive Life MOST LIKELY WILL NOT coincide with actual assessments from the guaranty associations as a result of (a) factors previously mentioned; (b) differences between actual and estimated amounts due as a result of changes in interest rates and other factors; and (c) guaranty associations which may be, or anticipate, experiencing capacity limitations.

### **Life & Health Insurance Company of America**

Total costs reflect expenses incurred by GA's and NOLHGA, estimated reserves for business yet to be sold, assumption costs for minor block of life business sold and claims paid (net of premium collected) on various blocks of business.

### **Lincoln Memorial and Memorial Service Life Insurance Companies**

Companies wrote preneed funeral insurance. Current plan calls for guaranty associations to run-off business. Total costs reflect paid claims, assumption funding (MSL only), expense, premiums received and a reserve estimate using the 1980 CSO ALB Sex distinct Mortality at 4.0% Valuation rate (see special file for cost range estimates on Lincoln Memorial).

### **National States Insurance Company**

Current estimate reflects claims paid and remaining reserves on LTC block of business. Life block and small non-LTC block sold during later part of 2011 and 2012. LTC business is remaining block that is in run-off.

### **SeeChange Health Ins. Co.**

Company placed into liquidation in 2015. Costs reflect claims funding by guaranty associations, business in runoff.

### **Universal Health Care Ins. Co. Inc.**

Company placed into liquidation in 2013. All business is Medicare Advantage. Currently processing claims incurred prior to the liquidation date. Costs represent paid claims and NOLHGA incurred expenses.

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## **CLOSED INSOLVENCIES**

This section lists those costs associated with assumption agreements which have been closed prior to the fall of 2015 or all claims have essentially been funded. Since Guaranty Associations may fund their participation in an assumption reinsurance agreement through the use of a note or borrowing the funds, it is possible that actual assessments may not have been levied against member insurance companies. Therefore, the enclosed data is being provided so that you can determine if assessments have been paid or whether an accrual needs to be established.

### **Andrew Jackson Life Insurance Company**

Business sold: Closed 8/27/93, all business transferred.

### **Benicorp Insurance Company**

Most of business transferred pre-liquidation via rewrite program; remaining inforce business cancelled by guaranty associations. Total costs reflect claims funded by guaranty associations through the fall of 2009.

### **Centennial Life Insurance Company**

Placed into liquidation 5/98. Costs include claims paid directly by Guaranty Associations along with related GA and NOLHGA expenses.

### **Executive Life of New York**

The ELNY Receiver filed a Petition for Liquidation with the Receivership Court on September 1, 2011. Letters describing the Restructuring Plan were mailed to payees on December 7, 2011. The Plan was appealed during 2012. In 2013, the liquidation plan was approved and closing occurred during August. Final accounting and guaranty association funding occurred during 2014.

Member insurers of The Life Insurance Company Guaranty Corporation of New York should note that they may be subject to an additional assessment of approximately \$50 million in the aggregate in connection with the liquidation of ELNY by The Life Insurance Guaranty Corporation existing under Article 75 of the New York Insurance Law.

**Assessment estimates by The Life Insurance Guaranty Corporation are now included in this report.**

### **Family Guaranty Life Insurance Company**

New case in 1999, part of Thunor Trust companies. Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001 along with guaranty association expenses incurred directly.

### **Farmers and Ranchers Life Insurance Company**

New case in 1999, part of Thunor Trust companies. Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001.

### **First National Life Insurance Company of America**

New case in 1999, part of Thunor Trust companies Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001 along with guaranty association expenses and claims incurred directly.

### **Franklin Protective Life Insurance Company**

New case in 1999, part of Thunor Trust companies Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001 along with guaranty association expenses and claims incurred directly.

### **Golden State Mutual Life**

Cost estimate reflects expenses incurred through NOLHGA along with assumption funding for sale of group life policy.

### **Imerica Life and Health Insurance Company**

Current costs reflect claims and expenses incurred during the claim runoff period.

### **Investors Equity Life Insurance Company of Hawaii, LTD**

Single state insolvency domiciled in Hawaii. Business sold: 2/5/96.

**Legion Insurance Company**

All business is A&H. Cost estimate reflects minimal amount of A&H exposure due to stop loss and disability policies and includes GA and NOLHGA-related expenses. Affiliated with Villanova Insurance Company.

**Lumbermens Mutual Casualty Company**

New case in late 2011 placed into rehabilitation in July 2012, new liquidation in 2013. Costs represents assumption funding for claims and expenses incurred through NOLHGA.

**National Heritage Life Insurance Company**

Costs reflect claims and assumption funding along with GA and NOLHGA expenses. Business sold: Closing 7/2/96.

**Old Standard Life Insurance Company**

Part of Metropolitan Mortgage Group. No data available.

**Reliance Insurance Company**

Costs reflect guaranty association funding for outstanding A&H claims plus expenses incurred by the GA's and NOLHGA.

**Standard Life of IN**

Cost estimate reflects incurred expenses only, no GA involvement in resolution of case.

**Villanova Insurance Company**

All business is A&H; no liability estimates by state yet available. Affiliated with Legion Insurance Company. Costs represent NOLHGA-incurred expenses only.

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## ***ESTATES CLOSED***

This section contains estimated costs by insolvency, by state, by line for those estates that have been closed. No further costs or recoveries are anticipated.

### **Alabama Life Insurance Company**

Affiliated with American Educators and Consolidated National.

Business sold: Closed 10/21/94, all business transferred.

### **American Chambers Life Insurance Company**

Placed into liquidation 5/00.

### **American Educators Life Insurance Company**

Affiliated with Alabama Life and Consolidated National.

Business sold: Closed 9/30/94, all business transferred.

### **American Integrity Insurance Company**

Business sold: Closed 6/1/94, all business transferred.

### **The American Life Assurance Company**

Sale of business closed 3/13/98, all business transferred.

### **American Standard Life & Accident Insurance Company**

Sale of business closed 9/22/98, all business except uncovereds transferred.

### **American Western Life Insurance Company**

Placed into liquidation 8/97. Costs include claims paid directly by Guaranty Associations.

### **AMS Life Insurance Company**

Business sold: Closings: 9/3/92, 11/9/93.

### **Bankers Commercial Life Insurance Company**

Placed into liquidation June 2000. Costs include funding of assumption reinsurance transaction, claims paid by the guaranty associations, premium collections, expenses incurred directly by guaranty associations and NOLHGA-related expenses.

### **Booker T Washington/Universal Life Insurance Companies**

Related companies, costs include claims paid and estate distributions.

### **Coastal States Life Insurance Company**

Business sold: Closing 11/8/96, all business transferred.

### **Confederation Life Insurance Company – U.S. Branch**

No further guaranty association costs anticipated.

### **Consolidated National Life Insurance Company**

Affiliated with Alabama Life and American Educators.

Business sold: Closing 9/30/94, all business transferred.

### **Consumers United Insurance Company**

Business sold: Closing 2/15/95.

### **Corporate Life Insurance Company**

Business sold: Closing 1/31/96.

### **Diamond Benefits Life Insurance Company**

Business sold: Closing 11/30/92, all business transferred.

### **EBL Life Insurance Company**

Single state insolvency, domiciled in Pennsylvania. Subsidiary of Summit National Life Insurance Company, business sold in conjunction with Summit National assumption reinsurance transaction.

Business sold: Closing 11/30/94, all business transferred.

### **Fidelity Bankers Life Insurance Company**

Business sold: Closing 6/12/93. Costs reflect expenses incurred by NOLHGA. Costs include certain guaranty associations participating in and funding a supplementary agreement during 2001.

### **First National Life Insurance Company**

Costs reflect payment of outstanding claim benefits by Guaranty Associations. No assumption funding involved.

### **Franklin American Life Insurance Company**

New case in 1999, part of Thunor Trust companies. Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001 along with guaranty association expenses incurred directly.

### **George Washington Life Insurance Company**

Business sold: 12/17/93 - Life and Allocated Annuity Business      1/1/96 - Accident & Health.

### **Guarantee Security Life Insurance Company**

Costs reflect both the Guaranty Association funding required establishing GRC and the funding required in the sale of the business via assumption reinsurance. The sale of the business closed 11/97. Costs include the initial \$32 million capital contribution.

### **Inter-American Insurance Company of Illinois**

Business sold: Closed 4/13/93, all but A&H business (amount not available) transferred.

### **International Financial Services Life Insurance Company**

New case in 1999, part of Thunor Trust companies. Costs reflect sale of business via assumption reinsurance and subsequent final accounting during 2001 along with guaranty association expenses and claims incurred directly.

### **Investment Life Insurance Company of America**

Business sold: Closed 9/6/94, all business transferred.

### **Kentucky Central Life Insurance Company**

Cost estimate reflects final accounting adjustments made in 2001 due to expiry of 5 year plan and reconciliation of all known funding, claims and expenses incurred by the guaranty associations and NOLHGA.

### **Life Assurance Company of Pennsylvania**

Single state case located in PA and associated with Diamond Benefits Life Insurance Company insolvency. No cost estimate available. GA assumption costs associated with plan developed through NOHGA are reflected in Diamond Benefits.

### **London Pacific Life & Annuity Company**

Costs represent expenses incurred by GA's and NOLHGA along with costs associated with the disposition of the annuity business via an exchange transaction in 2004. These amounts include guaranty association funding for the policies that elected to exchange contracts to the acquiring company, guaranty association funding for the policies that elected to surrender their entire contracts and funding for the covered cash surrender value of policies electing to continue their contract with guaranty associations plus an assumption reinsurance transaction in 2007.

**Medical Savings Insurance Company**

Current costs reflect claims and expenses incurred during the claim runoff period.

**Midwest Life Insurance Company**

Business sold: Closed 6/1/92, all business transferred.

**Mutual Benefit Life Insurance Company**

No further Guaranty Association costs anticipated.

**Mutual Security Life Insurance Company**

Business sold: Closings: 5/26/92, 2/8/93, 5/7/93, 10/4/93, 11/30/94.

**National Affiliated Investors Life Insurance Company**

Total costs reflect sale of business via assumption reinsurance. Includes expenses incurred by NOLHGA and guaranty associations.

**National American Life Insurance Company of PA**

Business sold: Closing 7/1/96, all business sold.

**New Jersey Life Insurance Company**

Business sold: Closing 9/9/93, all business sold.

**Old Colony Life Insurance Company**

Business sold: Closing 10/20/94, all business transferred.

**Old Faithful Life Insurance Company**

Business sold: Closed 3/1/93, all business transferred.

**Pacific Standard Life Insurance Company**

Business sold: Closed 5/11/94, all business transferred.

**States General Life Insurance Company**

Costs reflect guaranty association funding for outstanding A&H claims and assumption reinsurance transaction plus expenses incurred by the GA's and NOLHGA.

**Statesman National Life Insurance Company**

Costs reflect sale of business via assumption reinsurance. All business sold.

**Summit National Life Insurance Company**

Business sold: Closed 11/30/94, minor block of A & H canceled.

**Supreme Life Insurance Company**

Placed into liquidation 1995, no data available.

**Underwriters Life Insurance Company**

Business sold: Closing 10/31/92

**Unison International Life Insurance Company**

Business sold: Closing 8/27/93, all business transferred.

**United Republic Life Insurance Company**

Costs reflect expenses incurred by NOLHGA.

Business sold: Closing 10/1/94

**Universal Life Insurance Company**

Company placed into liquidation in 2010, affiliated with Booker T. Washington.

**Universe Life Insurance Company**

Company placed into liquidation late 1998. Business sold Oct. 99.

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**RELEASED FROM OVERSIGHT**

This section contains estimated costs on those cases which have been released from oversight (these were companies placed under some form of supervision and have since been released). No further costs or recoveries are anticipated.

**Confederation Life Insurance & Annuity Company**

No Guaranty Association funding required in assumption reinsurance transaction.

**Fidelity Mutual Life Insurance Company**

Total costs reflect NOLHGA expenses incurred. Business assumed 1/1/2008 by Commonwealth Annuity and Life Insurance Company with no GA involvement.

**First Capital Life Insurance Company**

Costs reflect expenses incurred by NOLHGA net of estate asset recoveries. Policies assumed by Pacific Mutual Life Insurance Company through newly created company, Pacific Corinthian. No GA assumption funding involved.

**Mid-Continent Life Insurance Company**

Placed under supervision in 1998, costs reflect expenses incurred by NOLHGA. No Guaranty Association participation.

**Old West Annuity & Life Insurance Company, Western United Life Insurance**

Part of Metropolitan Mortgage Group. Business sold without the need for GA funding or participation.

**Settlers Life Insurance Company**

New case in 1999 as result of Thunor Trust. Placed under supervision in 1999, costs reflect expenses incurred by NOLHGA. Company sold to third party in 1999, no Guaranty Association participation.

**Shenandoah Life**

No data available, no guaranty association participation anticipated.

**ALL AMOUNTS IN THE ENCLOSED REPORTS ARE SHOWN IN WHOLE DOLLARS**

**The data and enclosed funding schedules utilize estimates and may exclude costs incurred directly by the State Guaranty Associations, and actual assessments made by the Guaranty Associations may not coincide with the anticipated funding schedules. They should only be used in estimating your share of the insolvency costs. Since the data has not been audited, it MAY NOT be used in protesting actual assessments made by State Guaranty Associations. As such, neither NOLHGA nor the Guaranty Associations will attempt to reconcile the data presented in the enclosed reports to actual Guaranty Association assessments or explain differences.**

# **ANTICIPATED FUNDING SCHEDULES**



## Anticipated Funding Schedules

This section contains Anticipated Funding Schedules, by year, for the following insolvencies:

- Executive Life Insurance Company

Included for your benefit is a reconciliation between the "Total Anticipated Funding Schedule" and the insolvency costs reflected in the "Overview Open and Closed Insolvency" report.

**Actual assessments by Guaranty Associations most likely WILL NOT match the enclosed funding schedules, particularly in states which may be experiencing capacity limitations. Therefore, this data MAY NOT be utilized in protesting actual GA assessments.**

Please refer to the applicable section for more detailed comments regarding a specific insolvency contained within this section.

These schedules are provided solely for use by member companies to discount the pro rata share of the insolvency costs at a rate applicable to the member company, if the member company chooses to do so. You may wish to confirm this practice with your auditors or insurance department prior to making your calculations and for any guidance that may be available regarding the applicable discount rates(s).

**ALL AMOUNTS IN THE ENCLOSED REPORTS ARE SHOWN IN WHOLE DOLLARS**

**The data and enclosed funding schedules utilize estimates and may exclude costs incurred directly by the State Guaranty Associations, and actual assessments made by the Guaranty Associations may not coincide with the anticipated funding schedules. They should only be used in estimating your share of the insolvency costs. Since the data has not been audited, it MAY NOT be used in protesting actual assessments made by State Guaranty Associations. As such, neither NOLHGA nor the Guaranty Associations will attempt to reconcile the data presented in the enclosed reports to actual Guaranty Association assessments or explain differences.**

State	Total All Lines					Total LIFE Only				
	Prior to 2014	Annual Funding Mar-10	April 2015	Estimated Future 2015	Total	Prior to 2014	April 2014	April 2015	Estimated Future 2015	Total
Alabama	34,240,677	21,007	19,584	128,570	34,409,838	11,888,659	20,444	19,515	128,570	12,057,187
Alaska	6,469,327	566	0	0	6,469,893	564,104	50	0	0	564,154
Arizona	43,862,000	16,029	17,993	137,556	44,033,579	19,105,854	15,656	17,947	137,556	19,277,014
Arkansas	17,129,434	10,982	10,648	55,694	17,206,758	10,758,789	10,797	10,625	55,694	10,835,904
California	741,347,249	242,826	138,645	1,100,156	742,828,876	279,184,878	199,814	138,002	1,100,156	280,622,851
Colorado	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0
Delaware	8,470,042	6,515	5,857	40,670	8,523,084	4,101,505	6,034	5,842	40,670	4,154,051
District of Columbia	0	0	0	0	0	0	0	0	0	0
Florida	209,987,903	99,306	38,070	500,740	210,626,019	100,839,795	87,956	37,858	500,740	101,466,349
Georgia	54,261,832	42,227	37,164	264,066	54,605,289	26,888,841	39,269	37,073	264,066	27,229,248
Hawaii	44,571,279	20,219	20,219	144,855	44,757,410	27,057,818	20,727	20,176	144,855	27,243,577
Idaho	16,434,731	607	2,255	16,498	16,454,092	7,945,514	(192)	2,250	16,498	7,964,070
Illinois	192,477,660	76,260	70,148	482,940	193,107,008	76,706,857	74,278	69,904	482,940	77,333,979
Indiana	42,814,293	10,578	10,145	78,224	42,913,240	14,903,738	10,266	10,107	78,224	15,002,335
Iowa	34,959,769	29,343	30,967	243,506	35,263,585	12,815,240	28,330	30,843	243,506	13,117,919
Kansas	35,907,938	11,145	10,960	78,918	36,008,961	24,885,392	10,952	10,936	78,918	24,986,199
Kentucky	36,573,996	4,841	4,483	37,266	36,620,586	13,240,836	4,693	4,465	37,266	13,287,261
Louisiana	0	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0
Maryland	39,762,527	5,811,231	25,690	154,937	45,754,385	15,953,194	2,724,605	21,955	154,937	18,854,690
Massachusetts	86,560,139	52,107	34,344	200,956	86,847,545	42,516,159	47,299	34,220	200,956	42,798,634
Michigan	0	0	0	0	0	0	0	0	0	0
Minnesota	50,607,761	25,378	20,960	163,385	50,817,484	14,378,967	24,613	20,865	163,385	14,587,830
Mississippi	25,351,223	32,087	24,278	199,830	25,607,418	19,419,159	31,772	24,239	199,830	19,675,000
Missouri	84,376,647	52,597	48,227	336,487	84,813,958	57,916,954	51,920	48,144	336,487	58,353,505
Montana	7,425,075	7,743	6,970	65,908	7,505,695	3,638,970	7,586	6,950	65,908	3,719,414
Nebraska	17,521,911	8,958	8,766	64,923	17,604,558	10,479,621	8,798	8,746	64,923	10,562,088
Nevada	19,983,678	862	740	2,989	19,988,269	12,643,817	849	739	2,989	12,648,394
New Hampshire	0	0	0	0	0	0	0	0	0	0
New Jersey	74,489,821	53,862	34,199	253,463	74,831,345	20,445,979	47,821	34,025	253,463	20,781,289
New Mexico	12,948,804	10,935	9,961	59,896	13,029,595	4,653,620	9,961	9,931	59,896	4,733,407
New York	0	0	0	0	0	0	0	0	0	0
North Carolina	87,059,864	15,036,296	52,560	229,455	102,378,174	27,402,550	4,297,284	39,710	229,455	31,968,999
North Dakota	8,611,174	2,778	2,153	17,287	8,633,392	3,395,971	2,288	2,148	17,287	3,417,693
Ohio	69,301,038	37,158	35,200	276,938	69,650,334	29,080,261	32,928	35,090	276,938	29,425,218
Oklahoma	29,813,827	29,549	30,106	216,077	30,089,558	10,807,720	27,087	30,006	216,077	11,080,891
Oregon	33,402,079	31,617	24,494	111,868	33,570,057	15,609,665	29,428	24,415	111,868	15,775,376
Pennsylvania	220,032,729	72,019	15,726	290,289	220,410,763	46,279,941	69,785	15,451	290,289	46,655,466
Puerto Rico	1,030,865	19,832	205	0	1,050,902	578,015	10,601	110	0	588,726
Rhode Island	25,779,240	2,352	2,306	15,835	25,799,732	3,271,071	292	2,295	15,835	3,289,494
South Carolina	40,149,882	5,745	2,406	11,501	40,169,534	17,538,709	3,732	2,401	11,501	17,556,344
South Dakota	9,733,381	7,751	1,979	29,688	9,772,799	6,823,150	7,429	1,969	29,688	6,862,236
Tennessee	40,658,812	37,159	36,193	193,717	40,925,880	24,448,112	36,451	36,105	193,717	24,714,386
Texas	258,232,234	163,234	147,669	1,048,712	259,591,849	109,043,283	159,325	147,188	1,048,712	110,398,508
Utah	16,098,255	8,223	7,115	37,487	16,151,080	8,773,514	7,490	7,101	37,487	8,825,591
Vermont	0	0	0	0	0	0	0	0	0	0
Virginia	30,906,920	18,649	7,035	87,774	31,020,378	10,492,687	16,487	6,982	87,774	10,603,931
Washington	83,708,991	14,039,236	89,976	651,436	98,489,639	29,490,131	4,872,346	78,816	651,436	35,092,728
West Virginia	5,550,463	1,235	(1,429)	0	5,550,270	1,879,391	1,202	(1,433)	0	1,879,160
Wisconsin	67,139,485	12,004	10,557	69,327	67,231,373	14,878,860	11,623	10,510	69,327	14,879,320
Wyoming	6,759,653	1,708	1,725	14,739	6,777,825	3,102,614	1,670	1,720	14,739	3,120,744
Other	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>2,972,504,607</b>	<b>36,175,593</b>	<b>1,097,245</b>	<b>8,114,561</b>	<b>3,017,892,006</b>	<b>1,195,738,908</b>	<b>13,071,747</b>	<b>1,065,941</b>	<b>8,114,561</b>	<b>1,217,991,157</b>

For member company and GA use only. The data utilizes estimates and excludes many costs incurred directly by GAs. It MAY NOT be utilized in protesting actual GA assessments.

State	Total ALLOCATED ANNUITY Only					Total UNALLOCATED ANNUITY Only				
	Prior to 2014	April 2014	April 2015	Estimated Future 2015	Total	Prior to 2014	April 2014	April 2015	Estimated Future 2015	Total
Alabama	22,352,019	562	69	0	22,352,650	0	0	0	0	0
Alaska	5,905,223	516	0	0	5,905,739	0	0	0	0	0
Arizona	24,756,146	373	46	0	24,756,565	0	0	0	0	0
Arkansas	6,317,356	185	23	0	6,317,564	53,289	0	0	0	53,289
California	462,162,371	43,011	643	0	462,206,025	0	0	0	0	0
Colorado	0	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0	0
Delaware	4,264,389	481	15	0	4,264,885	104,148	0	0	0	104,148
District of Columbia	0	0	0	0	0	0	0	0	0	0
Florida	109,148,108	11,350	211	0	109,159,670	0	0	0	0	0
Georgia	25,038,350	2,958	92	0	25,041,399	2,334,641	0	0	0	2,334,641
Hawaii	17,513,461	332	41	0	17,513,833	0	0	0	0	0
Idaho	8,489,217	799	6	0	8,490,022	0	0	0	0	0
Illinois	109,225,337	1,982	244	0	109,227,563	6,545,466	0	0	0	6,545,466
Indiana	27,897,244	312	38	0	27,897,594	13,311	0	0	0	13,311
Iowa	22,103,707	1,012	125	0	22,104,844	40,822	0	0	0	40,822
Kansas	11,022,546	193	24	0	11,022,762	0	0	0	0	0
Kentucky	23,333,159	148	18	0	23,333,325	0	0	0	0	0
Louisiana	0	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0	0
Maryland	18,078,463	3,086,627	3,735	0	21,168,825	5,730,870	0	0	0	5,730,870
Massachusetts	44,043,979	4,808	124	0	44,048,911	0	0	0	0	0
Michigan	0	0	0	0	0	0	0	0	0	0
Minnesota	36,218,186	765	94	0	36,219,045	10,609	0	0	0	10,609
Mississippi	5,836,251	315	39	0	5,836,605	95,813	0	0	0	95,813
Missouri	26,459,692	677	83	0	26,460,453	0	0	0	0	0
Montana	3,786,104	157	19	0	3,786,281	0	0	0	0	0
Nebraska	7,042,291	160	20	0	7,042,470	0	0	0	0	0
Nevada	7,339,861	13	2	0	7,339,876	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0	0	0
New Jersey	52,905,879	6,040	173	0	52,912,093	1,137,963	0	0	0	1,137,963
New Mexico	8,295,183	974	30	0	8,296,187	0	0	0	0	0
New York	0	0	0	0	0	0	0	0	0	0
North Carolina	59,657,314	10,739,012	12,850	0	70,409,175	0	0	0	0	0
North Dakota	5,185,672	490	6	0	5,186,168	29,531	0	0	0	29,531
Ohio	38,351,329	4,230	110	0	38,355,669	1,869,448	0	0	0	1,869,448
Oklahoma	19,006,106	2,462	100	0	19,008,668	0	0	0	0	0
Oregon	17,792,414	2,188	79	0	17,794,681	0	0	0	0	0
Pennsylvania	173,752,788	2,234	275	0	173,755,297	0	0	0	0	0
Puerto Rico	452,850	9,231	96	0	462,176	0	0	0	0	0
Rhode Island	22,508,168	2,060	11	0	22,510,239	0	0	0	0	0
South Carolina	22,611,172	2,013	5	0	22,613,190	0	0	0	0	0
South Dakota	2,910,231	322	10	0	2,910,563	0	0	0	0	0
Tennessee	16,210,700	708	87	0	16,211,495	0	0	0	0	0
Texas	137,332,682	3,910	481	0	137,337,072	11,856,269	0	0	0	11,856,269
Utah	7,077,956	733	15	0	7,078,704	246,785	0	0	0	246,785
Vermont	0	0	0	0	0	0	0	0	0	0
Virginia	20,414,233	2,162	52	0	20,416,447	0	0	0	0	0
Washington	51,986,722	9,166,890	11,161	0	61,164,772	2,232,138	0	0	0	2,232,138
West Virginia	3,671,072	33	4	0	3,671,110	0	0	0	0	0
Wisconsin	52,270,139	381	47	0	52,270,566	81,487	0	0	0	81,487
Wyoming	3,657,039	38	5	0	3,657,081	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1,744,383,109</b>	<b>23,103,846</b>	<b>31,304</b>	<b>0</b>	<b>1,767,518,258</b>	<b>32,382,590</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>32,382,590</b>

For member company and GA use only. The data utilizes estimates and excludes many costs incurred directly by GAs. It MAY NOT be utilized in protesting actual GA assessments.

**Reconciliation Grand Total Insolvency Costs to Anticipated Funding Schedules**

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
<b>Grand Total Insolvency Costs</b>						
Per "Summary - Grand Total"	1,858,838,392	3,273,376,538	2,945,920,546	53,904,938	8,132,040,414	
<b>Less Insolvency Costs NOT included in "Anticipated Funding Schedules":</b>						
Estate Closed	(257,470,308)	(568,830,286)	(131,825,100)	(22,481,927)	(980,607,621)	
Released from Oversight	(1,875,572)	(306,091)	(178,328)	(27,990)	(2,387,982)	
Closed	(66,448,491)	(987,575,064)	(73,489,862)	0	(1,127,513,417)	
Open (excluding ELIC)	(349,889,049)	(373,166)	(312,907,103)	0	(663,169,318)	
Pre-Liquidation	(215,234)	(93,983)	(2,427,520,153)	0	(2,427,829,370)	
<b>Less Other Adjustments Included in GA Cost Total, NOT included in "Anticipated Funding Schedules":</b>						
Executive Life Insurance Company	NOLHGA expenses	(24,178,785)	(35,294,541)	0	(809,731)	(60,283,057)
Executive Life Insurance Company	GA expenses	0	0	0	0	0
Executive Life Insurance Company	GA claims	0	0	0	0	0
<b>Add Other Adjustments Included in GA Cost Total, NOT included in "Anticipated Funding Schedules":</b>						
Executive Life Insurance Company	Other recoveries	59,231,016	86,614,853	0	1,797,300	147,643,168
<b>Adjusted Total</b>	1,217,991,968	1,767,518,258	0	32,382,590	3,017,892,816	
<b>Total Per "Anticipated Funding Schedules"</b>	1,217,991,157	1,767,518,258	0	32,382,590	3,017,892,006	
Variance	811	0	0	0	811	
	immaterial rounding					
Executive Life Insurance Company	summary	1,182,939,737	1,716,197,947	0	31,395,021	2,930,532,705
Executive Life Insurance Company	adjustments	35,052,231	51,320,311	0	987,569	87,360,111
Executive Life Insurance Company	gross	1,217,991,968	1,767,518,258	0	32,382,590	3,017,892,816
						antic fnding file
						3,017,892,006
						811

# **SPECIFIC INSOLVENCY COSTS**

Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	2,132,767	1,167,729	10,256	0	3,310,751
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	2,132,767	1,167,729	10,256	0	3,310,751

Summary:	
GA Covered Obligations	4,246,637
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	185,913
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(529,679)
Ceding commissions/ policy enhancements	713,876
Other recoveries (litigation, estate distributions, etc.)	937,602
Adjusted GA Costs	3,310,751
Per State breakdown	3,310,751

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
2,800,000	0	568,170	0	13,000	0	0	0
2,800,000	0	568,170	0	13,000	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	20,178	0	20,178
Alaska	0	6,139	0	6,139
Arizona	0	102,013	0	102,013
Arkansas	0	857,372	0	857,372
California	719	35,617	0	36,336
Colorado	0	758,464	0	758,464
Connecticut	0	0	0	0
Delaware	2,376	6,629	0	9,005
Dist. of Columbia	0	0	0	0
Florida	26,501	(1,305)	0	25,197
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	120,992	0	120,992
Illinois	1,319	1,991,806	0	1,993,125
Indiana	6,302	787,905	0	794,207
Iowa	0	27,945	0	27,945
Kansas	0	100,417	0	100,417
Kentucky	0	17,278	0	17,278
Louisiana	0	659,094	0	659,094
Maine	0	0	0	0
Maryland	0	1,920	0	1,920
Massachusetts	3,611	1,469,430	0	1,473,041
Michigan	8,301	7,905	0	16,206
Minnesota	0	0	0	0
Mississippi	0	4,492,752	0	4,492,752
Missouri	0	450,649	0	450,649
Montana	260	372,629	0	372,889
Nebraska	0	512,396	0	512,396
Nevada	0	2,432	0	2,432
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	52,326	0	52,326
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	23	0	23
Ohio	17,050	1,954,689	0	1,971,740
Oklahoma	1,875	1,852,751	0	1,854,627
Oregon	0	42,794	0	42,794
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	1,602	656	0	2,257
South Dakota	0	36,884	0	36,884
Tennessee	0	1,688,592	0	1,688,592
Texas	3,772	6,782,577	0	6,786,349
Utah	0	196	0	196
Vermont	0	0	0	0
Virginia	0	345,935	0	345,935
Washington	788	590,926	0	591,714
West Virginia	0	92,641	0	92,641
Wisconsin	5,087	24,835	0	29,922
Wyoming	0	108,580	0	108,580
Other	0	0	0	0
Total	79,564	26,375,062	0	26,454,627

Summary:	
GA Covered Obligations	44,462,791
Add:	
GA claims incurred directly	44,231,475
GA expenses incurred directly	12,170,199
NOLHGA expenses	2,553,646
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	44,387,898
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	32,575,586
Adjusted GA Costs	26,454,627
Per State breakdown	26,454,627

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	125,000	0	0	0
0	0	0	0	3,308,801	0	0	0
0	0	0	0	300,000	100,000	0	0
0	0	0	0	2,000,000	653,411	0	0
40,000	0	0	0	5,000,000	1,900,000	0	0
0	0	0	0	1,999,232	0	0	0
39,632	0	0	0	1,661,368	0	0	0
0	0	0	0	5,000,000	1,400,000	0	0
0	0	0	0	14,999,989	0	0	0
0	0	0	0	850,000	0	0	0
43,500	4,500	0	0	4,306,500	1,830,500	0	0
130,011	0	0	0	12,871,063	6,600,000	0	0
0	0	0	0	500,000	0	0	0
0	0	0	0	1,800,000	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	350,000	336,606	0	0
253,143	4,500	0	0	58,771,774	12,820,517	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	695,497	0	695,497
Alaska	0	5,923	0	5,923
Arizona	0	668,755	0	668,755
Arkansas	0	105,954	0	105,954
California	0	3,880,839	0	3,880,839
Colorado	0	1,427,295	0	1,427,295
Connecticut	0	0	0	0
Delaware	0	26,470	0	26,470
Dist. of Columbia	0	2,675	0	2,675
Florida	0	2,514,096	0	2,514,096
Georgia	0	403,235	0	403,235
Hawaii	0	2,803	0	2,803
Idaho	0	133,593	0	133,593
Illinois	0	5,459,514	0	5,459,514
Indiana	0	1,016,253	0	1,016,253
Iowa	0	454,811	0	454,811
Kansas	0	173,374	0	173,374
Kentucky	0	485,633	0	485,633
Louisiana	0	45,640	0	45,640
Maine	0	55,297	0	55,297
Maryland	0	495,607	0	495,607
Massachusetts	0	163,966	0	163,966
Michigan	0	0	0	0
Minnesota	0	52,315	0	52,315
Mississippi	0	103,802	0	103,802
Missouri	0	2,353,510	0	2,353,510
Montana	0	432,415	0	432,415
Nebraska	0	1,234,059	0	1,234,059
Nevada	0	149,482	0	149,482
New Hampshire	0	1,389	0	1,389
New Jersey	0	461,206	0	461,206
New Mexico	0	140,090	0	140,090
New York	0	0	0	0
North Carolina	0	439,265	0	439,265
North Dakota	0	1,185,960	0	1,185,960
Ohio	0	1,669,902	0	1,669,902
Oklahoma	0	257,609	0	257,609
Oregon	0	448,817	0	448,817
Pennsylvania	0	395,094	0	395,094
Puerto Rico	0	0	0	0
Rhode Island	0	3,198	0	3,198
South Carolina	0	205,881	0	205,881
South Dakota	0	1,385,955	0	1,385,955
Tennessee	0	304,562	0	304,562
Texas	0	999,387	0	999,387
Utah	0	41,251	0	41,251
Vermont	0	9,553	0	9,553
Virginia	0	280,222	0	280,222
Washington	0	3,137,576	0	3,137,576
West Virginia	0	82,872	0	82,872
Wisconsin	0	62,578	0	62,578
Wyoming	0	176,022	0	176,022
Other	0	197	0	197
Total	0	34,231,399	0	34,231,399

Summary:	
GA Covered Obligations	91,380,543
Add:	
GA claims incurred directly	20,254,758
GA expenses incurred directly	3,000,034
NOLHGA expenses	1,362,932
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	20,254,758
Ceding commissions/ policy enhancements	743,000
Other recoveries (litigation, estate distributions, etc.)	60,769,111
Adjusted GA Costs	34,231,399
Per State breakdown	34,231,399

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	1,008,000	0	0	0
9,517	0	0	0	20,000	20,000	0	0
0	0	0	0	1,323,320	0	0	0
0	0	0	0	335,216	0	0	0
0	0	0	0	10,000,000	5,650,000	0	0
0	0	0	0	2,200,000	756,918	0	0
0	0	0	0	50,000	0	0	0
0	0	0	0	20,000	15,780	0	0
0	0	0	0	4,000,000	0	0	0
0	0	0	0	400,000	0	0	0
0	9,780	0	0	27,420	0	0	0
0	0	0	0	377,000	0	0	0
0	0	0	0	14,800,000	9,450,000	0	0
0	0	0	0	2,893,631	0	0	0
0	0	0	0	1,725,000	0	0	0
0	0	0	0	500,000	0	0	0
0	0	0	0	1,341,501	522,000	0	0
0	0	0	0	509,121	0	0	0
0	0	0	0	175,000	0	0	0
0	0	0	0	1,700,000	0	0	0
0	0	0	0	456,000	75,000	0	0
0	0	0	0	210,000	0	0	0
0	0	0	0	8,354,499	0	0	0
0	0	0	0	670,000	0	0	0
0	0	0	0	4,475,000	5,300,000	0	0
0	0	0	0	370,000	178,000	0	0
0	0	0	0	1,250,000	151,039	0	0
0	120,000	0	0	350,000	0	0	0
0	0	0	0	800,000	0	0	0
0	0	0	0	3,202,700	924,599	0	0
0	0	0	0	5,600,000	0	0	0
0	0	0	0	850,000	500,000	0	0
0	0	0	0	1,688,644	0	0	0
0	0	0	0	1,000,000	0	0	0
0	0	0	0	600,000	0	0	0
0	0	0	0	3,748,806	1,475,000	0	0
0	0	0	0	1,000,000	0	0	0
0	600,000	0	0	3,221,194	1,164,901	0	0
0	0	0	0	125,000	0	0	0
0	0	0	0	27,500	0	0	0
0	0	0	0	850,915	455,000	0	0
0	0	0	0	3,000,000	2,169,430	0	0
0	0	0	0	350,000	280	0	0
0	0	0	0	275,000	410,327	0	0
9,517	729,780	0	0	85,880,467	29,218,274	0	0

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	123,707	0	123,707
Alaska	0	0	0	0	0
Arizona	0	0	1,326,053	0	1,326,053
Arkansas	0	0	103,002	0	103,002
California	0	0	2,380,401	0	2,380,401
Colorado	0	0	14,532,662	0	14,532,662
Connecticut	0	0	25,853,177	0	25,853,177
Delaware	0	0	392,248	0	392,248
Dist. of Columbia	0	0	54,750	0	54,750
Florida	0	0	11,302,107	0	11,302,107
Georgia	0	0	1,044,301	0	1,044,301
Hawaii	0	0	40,385	0	40,385
Idaho	0	0	88,229	0	88,229
Illinois	0	0	196,394	0	196,394
Indiana	0	0	131,780	0	131,780
Iowa	0	0	0	0	0
Kansas	0	0	10,592,798	0	10,592,798
Kentucky	0	0	40,785	0	40,785
Louisiana	0	0	135,742	0	135,742
Maine	0	0	694,631	0	694,631
Maryland	0	0	1,518,919	0	1,518,919
Massachusetts	0	0	1,521,382	0	1,521,382
Michigan	0	0	0	0	0
Minnesota	0	0	109,692	0	109,692
Mississippi	0	0	113,616	0	113,616
Missouri	0	0	231,278	0	231,278
Montana	0	0	21,205	0	21,205
Nebraska	0	0	60,408	0	60,408
Nevada	0	0	220,215	0	220,215
New Hampshire	0	0	345,272	0	345,272
New Jersey	0	0	156,144,462	0	156,144,462
New Mexico	0	0	186,047	0	186,047
New York	0	0	0	0	0
North Carolina	0	0	2,930,116	0	2,930,116
North Dakota	0	0	0	0	0
Ohio	0	0	171,534	0	171,534
Oklahoma	0	0	179,874	0	179,874
Oregon	0	0	80,909	0	80,909
Pennsylvania	0	0	9,208,822	0	9,208,822
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	356,943	0	356,943
South Carolina	0	0	1,827,903	0	1,827,903
South Dakota	0	0	0	0	0
Tennessee	0	0	1,195,191	0	1,195,191
Texas	0	0	493,289	0	493,289
Utah	0	0	27,199	0	27,199
Vermont	0	0	293,131	0	293,131
Virginia	0	0	50,649,264	0	50,649,264
Washington	0	0	151,614	0	151,614
West Virginia	0	0	3,385,021	0	3,385,021
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	17	0	17
Total	0	0	300,456,473	0	300,456,473

Summary:	
GA Covered Obligations	406,492,684
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,531,730
Remaining Inforce estimate	298,924,743
Less:	
Estate/other distributions	107,567,941
Other adjustments	298,924,743
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	300,456,473
Per State breakdown	300,456,473

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0
Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness nor accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.							

Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	4,365	0	237	4,603
Alaska	2,321	0	5	2,326
Arizona	535,311	267,721	15,799	818,831
Arkansas	656,947	6,682	4,007	667,636
California	0	0	0	0
Colorado	28,253	0	0	28,253
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	309,376	0	31,491	340,867
Georgia	0	0	0	0
Hawaii	41,950	2,311	196	44,457
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	7,172	0	1,964	9,135
Iowa	0	0	0	0
Kansas	42,607	3,288	17,190	63,085
Kentucky	0	0	0	0
Louisiana	(10,601)	0	0	(10,601)
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	8,051	0	1,041	9,092
Missouri	199,122	11,572	26,254	236,947
Montana	0	0	0	0
Nebraska	13,893	82	3,687	17,662
Nevada	13,058	6,036	682	19,776
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	105,925	4,068	27,845	137,838
New York	0	0	0	0
North Carolina	4,110,409	38,301	21,321	4,170,032
North Dakota	0	0	0	0
Ohio	25,331	0	9,627	34,958
Oklahoma	954,210	29,274	44,144	1,027,628
Oregon	34,403	0	2,336	36,739
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	249,964	0	18,828	268,792
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	174,923	52,311	185,532	412,767
Utah	28,464	977	920	30,361
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	21,174	3,888	4,439	29,501
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	(1,076)	(5)	(15)	(1,096)
Other	0	0	0	0
Total	7,555,552	426,507	417,532	8,399,590

Summary:	
GA Covered Obligations	21,461,671
Add:	
GA claims incurred directly	137,228
GA expenses incurred directly	955,571
NOLHGA expenses	1,495,726
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(375,118)
Ceding commissions/ policy enhancements	5,635,144
Other recoveries (litigation, estate distributions, etc.)	10,390,580
Adjusted GA Costs	8,399,590
Per State breakdown	8,399,590

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
50,000	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
2,000,093	0	0	0	0	0	0	0
43,585	0	0	0	0	0	0	0
3,864	0	0	0	0	0	0	0
1,085	481	0	0	3,915	1,831	0	0
59,780	0	0	0	17,765	0	0	0
3,600,000	123,750	0	0	0	0	0	0
0	5,272,500	0	111,000	0	166,500	0	0
195,526	77,092	0	0	1,247,265	491,854	0	0
105,000	0	0	0	0	0	0	0
50,139	0	10,343	0	11,516	0	0	0
30,000	0	0	0	0	0	0	0
6,139,072	5,473,823	10,343	111,000	1,280,461	660,185	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	(783)	0	(783)
Arizona	(506)	(152,400)	0	(152,907)
Arkansas	0	0	0	0
California	0	(49,775)	0	(49,775)
Colorado	0	(7,635)	0	(7,635)
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	27,937	0	27,937
Illinois	0	0	0	0
Indiana	0	(122)	0	(122)
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	4,903	0	4,903
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	6,818	0	6,818
Montana	0	4,295	0	4,295
Nebraska	0	0	0	0
Nevada	0	(9,284)	0	(9,284)
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	1,077	0	1,077
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	(205)	(2,235)	0	(2,440)
Oregon	0	(1,267)	0	(1,267)
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	(211)	0	(211)
Texas	0	(8,291)	0	(8,291)
Utah	0	47,576	0	47,576
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	(505)	0	(505)
Other	0	0	0	0
Total	(712)	(139,902)	0	(140,613)

Summary:	
GA Covered Obligations	4,821,737
Add:	
GA claims incurred directly	4,821,737
GA expenses incurred directly	550,530
NOLHGA expenses	270,005
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	4,821,737
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	5,782,885
Adjusted GA Costs	(140,613)
Per State breakdown	(140,613)

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	25,000	8,000	0	0
0	0	0	0	0	0	0	0
0	0	0	0	1,200,000	950,000	0	0
0	0	0	0	165,000	107,622	0	0
0	0	0	0	151,200	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	113,018	80,000	0	0
0	0	0	0	150,000	0	0	0
0	0	0	0	1,804,218	1,145,622	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	292,196	3,162,530	(13,983)	3,440,743
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	1,472,918	27,571,944	(104,764)	28,940,098
Indiana	6,576	555,217	418	562,211
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	3,055	0	3,055
Tennessee	0	0	0	0
Texas	22,198	257,759	4	279,961
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	1,793,888	31,550,505	(118,325)	33,226,068

Summary:	
GA Covered Obligations	100,984,376
Add:	
GA claims incurred directly	15,711,384
GA expenses incurred directly	1,016,491
NOLHGA expenses	768,049
Remaining Inforce estimate	0
Less:	
Estate/other distributions	31,395,970
Other adjustments	15,711,384
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	38,146,878
Adjusted GA Costs	33,226,068
Per State breakdown	33,226,068

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	5,266,318	0	10,907	0	0	0
4,451,000	3,470,000	59,749,000	39,945,000	1,300,000	1,500,000	8,000,000	2,700,000
8,142	4,862	742,939	445,278	0	0	0	0
4,459,142	3,474,862	65,758,257	40,390,278	1,310,907	1,500,000	8,000,000	2,700,000

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	758,662	196,680	0	955,341
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	426,233	110,499	0	536,732
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	99,783	25,868	0	125,651
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	10,919	2,831	0	13,750
Louisiana	2,657,589	688,968	2,101	3,348,658
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	10,183,291	2,635,840	64,532	12,883,663
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	4,897,891	1,269,756	0	6,167,646
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	100,654	26,094	0	126,747
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	(16,926)	(4,388)	0	(21,313)
South Dakota	0	0	0	0
Tennessee	3,959,946	1,026,598	8,824	4,995,369
Texas	1,308,124	356,261	0	1,664,385
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	24,386,165	6,335,007	75,458	30,796,630

Summary:	
GA Covered Obligations	55,014,949
Add:	
GA claims incurred directly	0
GA expenses incurred directly	855,784
NOLHGA expenses	927,368
Remaining Inforce estimate	0
Less:	
Estate/other distributions	5,725,000
Other adjustments	(7,993,993)
Ceding commissions/ policy enhancements	11,334,052
Other recoveries (litigation, estate distributions, etc.)	16,936,413
Adjusted GA Costs	30,796,630
Per State breakdown	30,796,630

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,534,000	0	183,188	0	0	0	0	0
900,802	0	0	0	0	0	0	0
183,899	0	15,255	403	0	0	0	0
2,113,595	0	4,148,464	0	0	0	0	0
11,860,647	0	4,785,032	0	0	0	3,735,647	0
16,000	0	4,090	0	0	0	0	0
4,275,000	0	225,000	0	0	0	0	0
0	0	320,000	50,000	0	0	0	0
7,200,000	0	1,200,000	0	0	0	0	0
651,924	280,000	96,657	0	0	0	0	0
28,735,867	280,000	10,977,686	50,403	0	0	3,735,647	0

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	39,520	0	39,520
Alaska	0	0	0	0	0
Arizona	0	0	46,725	0	46,725
Arkansas	11,481	0	1,862,121	0	1,873,602
California	0	0	0	0	0
Colorado	0	0	60,556	0	60,556
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	1,944,177	0	1,944,177
Hawaii	0	0	0	0	0
Idaho	0	0	2,896	0	2,896
Illinois	0	0	0	0	0
Indiana	0	0	10,973,145	0	10,973,145
Iowa	0	0	106,438	0	106,438
Kansas	0	0	998,716	0	998,716
Kentucky	0	0	169,498	0	169,498
Louisiana	0	0	23,727	0	23,727
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	5,097	0	5,097
Missouri	0	0	2,979,794	0	2,979,794
Montana	0	0	0	0	0
Nebraska	0	0	2,632,967	0	2,632,967
Nevada	(3,994)	0	3,437,185	0	3,433,191
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	(99,494)	0	(99,494)
New York	0	0	0	0	0
North Carolina	0	0	(24,865)	0	(24,865)
North Dakota	0	0	683	0	683
Ohio	0	0	2,063,093	0	2,063,093
Oklahoma	0	0	51,349	0	51,349
Oregon	0	0	10,412	0	10,412
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	(109,815)	0	(109,815)
South Dakota	0	0	8,833	0	8,833
Tennessee	5,740	0	1,655,862	0	1,661,602
Texas	0	0	177,409	0	177,409
Utah	0	0	59,773	0	59,773
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	60,097	0	60,097
Other	0	0	2,240	0	2,240
Total	13,227	0	29,138,140	0	29,151,367

Summary:	
GA Covered Obligations	51,277,704
Add:	
GA claims incurred directly	51,277,704
GA expenses incurred directly	1,055,444
NOLHGA expenses	929,176
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	51,277,704
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	24,110,956
Adjusted GA Costs	29,151,367
Per State breakdown	29,151,367

Assessments Called (Billed) or Refunded as of December 31, 2014								
Life	Allocated Annuity		A&H		Unallocated Annuity			
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
	0	0	0	0	3,284,134	0	0	0
	0	0	0	0	106,857	0	0	0
	0	0	0	0	1,957,882	0	0	0
	0	0	0	0	13,000	0	0	0
	0	0	0	0	17,500,000	0	0	0
	0	0	0	0	1,150,000	0	0	0
	0	0	0	0	1,000,000	0	0	0
	0	0	0	0	10,000,000	0	0	0
	0	0	0	0	1,000,000	0	0	0
	0	0	0	0	150,000	0	0	0
	0	0	0	0	2,500,000	0	0	0
	0	0	0	0	129,979	0	0	0
	0	0	0	0	38,791,852	0	0	0

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	23,577,742	0	11,673	0	23,589,415
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	0	0	0	0	0
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	0	0	0
Georgia	0	0	0	0	0
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	672,970	0	(148)	0	672,821
Texas	0	0	0	0	0
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	24,250,712	0	11,525	0	24,262,237

Summary:	
GA Covered Obligations	27,426,146
Add:	
GA claims incurred directly	4,123,919
GA expenses incurred directly	0
NOLHGA expenses	2,264,953
Remaining Inforce estimate	27,287,471
Less:	
Estate/other distributions	0
Other adjustments	27,426,146
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	9,414,106
Adjusted GA Costs	24,262,237
Per State breakdown	24,262,237

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0
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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	8,092	8,092
Alaska	0	0	(3,088)	(3,088)
Arizona	0	0	65,648	65,648
Arkansas	0	0	22,854	22,854
California	0	0	640,884	640,884
Colorado	0	0	7,735	7,735
Connecticut	0	0	(8,903)	(8,903)
Delaware	0	0	(77,217)	(77,217)
Dist. of Columbia	0	0	(8,621)	(8,621)
Florida	0	0	270,584	270,584
Georgia	0	0	(159,458)	(159,458)
Hawaii	0	0	(88,847)	(88,847)
Idaho	0	0	(16,904)	(16,904)
Illinois	0	0	(189,820)	(189,820)
Indiana	0	0	(71,859)	(71,859)
Iowa	0	0	(33,679)	(33,679)
Kansas	0	0	311,042	311,042
Kentucky	0	0	20,805	20,805
Louisiana	0	0	(59,846)	(59,846)
Maine	0	0	(6,191)	(6,191)
Maryland	0	0	(547)	(547)
Massachusetts	0	0	8,460	8,460
Michigan	10,961	0	(263,476)	(252,515)
Minnesota	0	0	(27,279)	(27,279)
Mississippi	0	0	42,489	42,489
Missouri	0	0	37,689	37,689
Montana	0	0	(9,792)	(9,792)
Nebraska	0	0	(15,423)	(15,423)
Nevada	0	0	18,475	18,475
New Hampshire	0	0	(5,546)	(5,546)
New Jersey	0	0	(49,928)	(49,928)
New Mexico	0	0	(110,124)	(110,124)
New York	0	0	(143,440)	(143,440)
North Carolina	0	0	49,970	49,970
North Dakota	0	0	1,032	1,032
Ohio	0	0	(14,758)	(14,758)
Oklahoma	0	0	27,100	27,100
Oregon	0	0	25,326	25,326
Pennsylvania	0	0	11,981	11,981
Puerto Rico	0	0	(7,497)	(7,497)
Rhode Island	0	0	(3,858)	(3,858)
South Carolina	4,801	0	71,701	76,502
South Dakota	0	0	(20,438)	(20,438)
Tennessee	0	0	80,610	80,610
Texas	0	0	98,848	98,848
Utah	0	0	(27,279)	(27,279)
Vermont	0	0	2,494	2,494
Virginia	0	0	(104,397)	(104,397)
Washington	0	0	8,139	8,139
West Virginia	0	0	(30,197)	(30,197)
Wisconsin	0	0	(199,485)	(199,485)
Wyoming	0	0	(19,697)	(19,697)
Other	1	0	13,407	13,408
Total	15,763	0	67,774	83,537

Summary:	
GA Covered Obligations	60,742,962
Add:	
GA claims incurred directly	41,580,577
GA expenses incurred directly	3,742,009
NOLHGA expenses	2,499,486
Remaining Inforce estimate	0
Less:	
Estate/other distributions	19,253,403
Other adjustments	41,580,577
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	47,647,518
Adjusted GA Costs	83,537
Per State breakdown	83,537

Assessments Called (Billed) or Refunded as of December 31, 2014								
Life	Allocated Annuity				A&H		Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	0	0	0	0	25,000	20,000	0	0
	0	0	0	0	0	0	0	0
	0	0	0	0	822,261	0	0	0
	0	0	0	0	4,000,000	3,125,000	0	0
	0	0	0	0	768,000	777,442	0	0
	0	0	0	0	375,000	0	0	0
	500,000	600,000	100,000	50,000	4,000,000	4,350,000	0	0
	0	0	0	0	1,899,405	0	0	0
	8,479	0	0	0	893,521	0	0	0
	0	0	0	0	300,000	0	0	0
	0	0	0	0	120,000	0	0	0
	0	0	0	0	759,000	0	0	0
	0	0	0	0	75,000	0	0	0
	190,000	0	0	0	310,000	0	0	0
	40,000	42,800	0	0	1,960,000	2,032,200	0	0
	0	0	0	0	108,788	0	0	0
	50,085	42,523	0	0	2,548,542	2,160,728	0	0
	0	0	0	0	150,000	0	0	0
	5,000	1,948	0	0	320,000	0	0	0
	0	0	0	0	200,000	190,535	0	0
	0	0	0	0	0	671,547	0	0
	0	0	0	0	30,000	34,679	0	0
Total	793,564	687,271	100,000	50,000	19,664,517	13,362,131	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	756	348,308	0	349,064
Alaska	0	0	0	0
Arizona	0	329,005	0	329,005
Arkansas	0	18,633	0	18,633
California	0	0	0	0
Colorado	0	160,850	0	160,850
Connecticut	0	0	0	0
Delaware	0	44,349	0	44,349
Dist. of Columbia	0	0	0	0
Florida	41,970	6,292,942	0	6,334,911
Georgia	130	633,001	0	633,131
Hawaii	0	0	0	0
Idaho	0	4,673	0	4,673
Illinois	0	0	0	0
Indiana	0	314,960	0	314,960
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	232	273,681	0	273,913
Louisiana	0	149,730	0	149,730
Maine	0	0	0	0
Maryland	0	240,737	0	240,737
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	80,117	0	80,117
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	20,598	0	20,598
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	38,501	0	38,501
New York	0	0	0	0
North Carolina	449	1,014,082	0	1,014,531
North Dakota	0	0	0	0
Ohio	2,049	2,669,066	0	2,671,114
Oklahoma	0	257,590	0	257,590
Oregon	0	5,619	0	5,619
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	2,238	61,272	0	63,510
South Dakota	0	0	0	0
Tennessee	0	122,256	0	122,256
Texas	0	2,700,177	0	2,700,177
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	708	381,862	0	382,570
Washington	0	4,231	0	4,231
West Virginia	92	107,238	0	107,329
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	48,622	16,273,478	0	16,322,100

Summary:	
GA Covered Obligations	72,284,955
Add:	
GA claims incurred directly	0
GA expenses incurred directly	713,475
NOLHGA expenses	708,497
Remaining Inforce estimate	0
Less:	
Estate/other distributions	43,973,890
Other adjustments	3,744,837
Ceding commissions/ policy enhancements	5,169,108
Other recoveries (litigation, estate distributions, etc.)	4,496,992
Adjusted GA Costs	16,322,100
Per State breakdown	16,322,100

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	146,693	0	0	0	0	0
30,189	0	0	0	0	0	0	0
0	0	90,000	0	0	0	0	0
0	0	7,300,000	0	0	0	0	0
2,974	0	757,110	5,197	0	0	0	0
0	0	8,000	0	0	0	0	0
0	0	350,000	0	0	0	0	0
0	0	245,000	0	0	0	0	0
0	0	375,000	0	0	0	0	0
0	0	69,889	0	0	0	0	0
0	0	1,300,000	350,000	0	0	0	0
0	0	3,200,000	0	0	0	0	0
0	0	6,200	60,000	0	0	0	0
306,204	49,490	2,944,373	475,886	0	0	0	0
1,300	0	456,000	0	0	0	0	0
0	0	0	147,404	0	0	0	0
340,667	49,490	17,248,265	1,038,487	0	0	0	0

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Estimated Net Costs as of September 30, 2015						Assessments Called (Billed) or Refunded as of December 31, 2014								
	Life	Allocated Annuity	A&H	Unallocated Annuity	Total		Life		Allocated Annuity		A&H		Unallocated Annuity	
							Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	0	0	0	0	0									
Alaska	0	0	0	0	0									
Arizona	0	0	0	0	0									
Arkansas	0	0	0	0	0									
California	0	0	0	0	0									
Colorado	0	0	0	0	0									
Connecticut	0	0	0	0	0									
Delaware	0	0	0	0	0									
Dist. of Columbia	0	0	0	0	0									
Florida	0	0	0	0	0									
Georgia	0	0	0	0	0									
Hawaii	0	0	0	0	0									
Idaho	0	0	0	0	0									
Illinois	0	0	0	0	0									
Indiana	0	0	0	0	0									
Iowa	0	0	0	0	0									
Kansas	0	0	0	0	0									
Kentucky	0	0	0	0	0									
Louisiana	0	0	0	0	0									
Maine	0	0	0	0	0									
Maryland	0	0	0	0	0									
Massachusetts	0	0	0	0	0									
Michigan	0	0	0	0	0									
Minnesota	0	0	0	0	0									
Mississippi	0	0	0	0	0									
Missouri	0	0	0	0	0									
Montana	0	0	0	0	0									
Nebraska	0	0	0	0	0									
Nevada	0	0	0	0	0									
New Hampshire	0	0	0	0	0									
New Jersey	0	0	0	0	0									
New Mexico	0	0	0	0	0									
New York	0	0	0	0	0									
North Carolina	0	0	0	0	0									
North Dakota	0	0	0	0	0									
Ohio	0	0	0	0	0									
Oklahoma	0	0	0	0	0									
Oregon	0	0	0	0	0									
Pennsylvania	0	0	0	0	0									
Puerto Rico	0	0	0	0	0									
Rhode Island	0	0	0	0	0									
South Carolina	0	0	0	0	0									
South Dakota	0	0	0	0	0									
Tennessee	0	0	0	0	0									
Texas	0	0	0	0	0									
Utah	0	0	0	0	0									
Vermont	0	0	0	0	0									
Virginia	0	0	0	0	0									
Washington	0	0	0	0	0									
West Virginia	0	0	0	0	0									
Wisconsin	0	0	0	0	0									
Wyoming	0	0	0	0	0									
Other	0	0	0	0	0									
Total	0	0	0	0	0									

  

					Summary:									
					GA Covered Obligations									
					116,590,114									
					Add:									
					GA claims incurred directly		0							
					GA expenses incurred directly		0							
					NOLHGA expenses		0							
					Remaining Inforce estimate		0							
					Less:									
					Estate/other distributions		0							
					Other adjustments		116,590,114							
					Ceding commissions/ policy enhancements		0							
					Other recoveries (litigation, estate distributions, etc.)		0							
					Adjusted GA Costs		0							
					Per State breakdown		0							
							0		0		0		0	

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	5	0	5
Alaska	0	1	0	1
Arizona	0	19	(0)	19
Arkansas	0	4	(0)	7
California	0	83	0	84
Colorado	16	19	0	36
Connecticut	0	107	(0)	225
Delaware	0	2	0	2
Dist. of Columbia	0	75	0	75
Florida	33	101	(0)	134
Georgia	85	1,398	0	1,915
Hawaii	0	2	0	2
Idaho	0	1	0	1
Illinois	0	136	(0)	1,908
Indiana	78	27	0	152
Iowa	0	2	(0)	21
Kansas	0	3	0	3
Kentucky	22	4	0	26
Louisiana	0	5	0	5
Maine	0	9	0	9
Maryland	(0)	22	0	484
Massachusetts	0	45	0	46
Michigan	0	16	0	1,835
Minnesota	0	5	0	472
Mississippi	0	3	(0)	81
Missouri	0	6	(0)	6
Montana	0	3	0	3
Nebraska	0	1	(0)	1
Nevada	0	1	0	1
New Hampshire	0	15	0	15
New Jersey	(1)	31	0	791
New Mexico	0	2	0	2
New York	(0)	0	0	(0)
North Carolina	188	33	0	856
North Dakota	0	0	0	0
Ohio	246	56	0	275
Oklahoma	0	9	(0)	9
Oregon	0	14	0	14
Pennsylvania	1	62	0	2,079
Puerto Rico	0	7	0	7
Rhode Island	0	9	0	9
South Carolina	46	9	0	55
South Dakota	0	0	0	0
Tennessee	1	7	(0)	8
Texas	145	28	0	442
Utah	0	3	0	239
Vermont	0	1	0	1
Virginia	117	19	(0)	137
Washington	0	24	0	178
West Virginia	0	1	(0)	1
Wisconsin	29	20	(0)	49
Wyoming	0	1	(0)	1
Other	0	0	(0)	(0)
Total	1,008	2,456	(0)	10,354

Summary:	
GA Covered Obligations	3,534,278,683
Add:	
GA claims incurred directly	0
GA expenses incurred directly	4,043,353
NOLHGA expenses	14,401,269
Remaining Inforce estimate	0
Less:	
Estate/other distributions	3,228,522,435
Other adjustments	102,571,577
Ceding commissions/ policy enhancements	84,689,350
Other recoveries (litigation, estate distributions, etc.)	136,926,126
Adjusted GA Costs	13,817
Per State breakdown	13,817

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
200	100	2,400	0	0	0	0	25
640,101	0	537,167	0	0	0	0	0
208,902	0	0	0	0	0	0	0
0	0	938,000	1,045,000	0	0	0	0
7,739	0	15,022	0	0	0	0	0
200,000	199,924	1,100,000	1,099,902	0	0	1,350,000	1,349,994
0	0	25,000	0	0	0	0	0
25,505	0	4,468	0	0	3,683	0	0
0	0	0	0	0	0	0	0
100,000	100,000	6,000,000	6,300,000	100,000	100,000	21,500,000	24,150,000
0	0	0	0	0	0	240,000	0
168,235	0	51,765	0	0	0	0	0
0	0	6,000,000	0	0	0	0	0
0	0	500,000	500,000	0	0	0	0
0	0	350,000	0	0	0	23,108,333	24,800,000
0	0	0	0	0	0	5,700,000	0
0	0	630,730	0	0	0	0	0
0	0	0	0	0	0	10,000,000	11,255,081
0	0	10,000,000	11,400,000	0	0	0	0
0	0	400,000	0	0	0	3,100,000	4,800,000
47,000	23,000	44,000	22,000	9,000	5,000	0	0
0	0	0	0	0	0	32,905,625	0
0	0	35,000	0	0	0	0	0
4,755,103	5,296,700	471,044	524,695	574,882	640,360	0	0
5,025,000	5,196,038	3,758,000	3,886,064	0	0	3,050,000	4,549,252
19,000	0	13,000	0	1,200	0	0	0
100,000	50,733	150,000	210,019	200,000	201,730	4,800,000	5,000,000
11,306,785	10,875,478	44,055,596	26,201,957	895,082	960,837	108,553,958	75,903,889

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	813,581	150,895	15,292	979,768
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	68,033	0	243	68,277
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	1,467,945	0	0	1,467,945
Indiana	876,935	0	156	877,091
Iowa	61,416	0	16	61,432
Kansas	0	0	0	0
Kentucky	1,208,342	0	1,352	1,209,694
Louisiana	415,099	0	573	415,673
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	90,393	0	691	91,084
Minnesota	0	0	0	0
Mississippi	22,053	0	6,125	28,178
Missouri	139,615	0	0	139,615
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	822,417	0	16	822,433
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	101	0	0	101
West Virginia	0	0	0	0
Wisconsin	2,691,626	0	0	2,691,626
Wyoming	0	0	0	0
Other	0	0	0	0
Total	8,677,557	150,895	24,464	8,852,916

Summary:	
GA Covered Obligations	29,134,211
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	469,563
Remaining Inforce estimate	0
Less:	
Estate/other distributions	17,500,000
Other adjustments	(2,163,322)
Ceding commissions/ policy enhancements	3,921,283
Other recoveries (litigation, estate distributions, etc.)	1,492,897
Adjusted GA Costs	8,852,916
Per State breakdown	8,852,916

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
2,000,000	0	1,401,485	0	120,000	0	0	0
2,000,000	685,800	0	0	0	0	0	0
997,214	0	0	0	0	0	0	0
1,404,695	355,472	0	0	0	0	0	0
570,000	0	0	0	2,000	0	0	0
1,000,000	0	0	0	0	0	0	0
3,300,000	0	0	0	0	0	0	0
11,271,909	1,041,272	1,401,485	0	122,000	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	10,758	40,500	0	51,258
Alaska	1,232	21,189	8,210	30,631
Arizona	12,364	267,225	0	279,589
Arkansas	28,015	21,671	0	49,685
California	91,960	781,989	1,457,869	2,331,818
Colorado	11,651	46,495	116,847	174,993
Connecticut	0	0	0	0
Delaware	245,225	2,637,543	1,430,653	4,313,422
Dist. of Columbia	1,676	36,761	0	38,436
Florida	55,779	397,536	0	453,316
Georgia	20,614	59,775	78,321	158,710
Hawaii	0	0	0	0
Idaho	8,577	71,881	944	81,401
Illinois	10,607	255,546	120,988	387,141
Indiana	10,920	85,819	95,421	192,160
Iowa	1,962	66,748	2,362	71,073
Kansas	0	0	0	0
Kentucky	8,924	49,517	53,855	112,296
Louisiana	5,099	26,357	0	31,456
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	18,276	457,761	172,529	648,567
Minnesota	8,169	152,169	225,325	385,663
Mississippi	2,454	5,242	90,086	97,782
Missouri	10,369	154,076	46,812	211,257
Montana	1,339	21,088	25,066	47,492
Nebraska	3,021	73,353	0	76,374
Nevada	3,150	57,831	0	60,980
New Hampshire	3,044	2,799	147,058	152,900
New Jersey	0	0	0	0
New Mexico	7,227	11,540	66,560	85,328
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	1,928	(37)	0	1,891
Ohio	8,106	79,782	80,746	168,634
Oklahoma	5,253	62,805	172,104	240,162
Oregon	6,046	106,192	41,976	154,214
Pennsylvania	15,946	445,285	151,522	612,753
Puerto Rico	0	0	0	0
Rhode Island	3,354	21,765	0	25,119
South Carolina	15,901	40,010	16,237	72,148
South Dakota	1,788	141,435	0	143,222
Tennessee	0	0	0	0
Texas	37,784	488,307	665,778	1,191,868
Utah	1,732	10,292	864	12,888
Vermont	724	8,499	0	9,224
Virginia	366,888	344,449	8,127	719,463
Washington	58,447	532,984	103,330	694,761
West Virginia	3,451	66,221	106,108	175,779
Wisconsin	6,908	229,994	49,674	286,575
Wyoming	444	29,754	34,137	64,334
Other	0	0	0	0
Total	1,117,108	8,410,145	5,569,511	15,096,764

Summary:	
GA Covered Obligations	17,669,767
Add:	
GA claims incurred directly	9,335,961
GA expenses incurred directly	1,230,968
NOLHGA expenses	1,283,138
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	9,387,292
Ceding commissions/ policy enhancements	(125,003)
Other recoveries (litigation, estate distributions, etc.)	5,160,780
Adjusted GA Costs	15,096,764
Per State breakdown	15,096,764

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	41,000	0	16,288	0	4,000	0	0
Alaska	3,200	0	27,000	0	12,400	0	40
Arizona	14,519	0	147,070	0	36,314	0	0
Arkansas	0	0	0	0	96,472	0	0
California	96,300	0	1,091,400	275,000	2,022,300	400,000	0
Colorado	0	0	0	0	2,000,000	1,884,084	0
Connecticut	148,000	0	1,702,000	0	1,850,000	0	0
Delaware	100,000	102,326	31,672	0	600,000	232,606	0
Dist. of Columbia	107,000	0	252,000	0	750,000	0	0
Florida	25,000	0	0	0	0	64,528	0
Georgia	5,200	0	44,000	0	60,800	0	0
Hawaii	55,000	0	300,000	0	295,000	0	0
Idaho	26,779	0	76,788	0	82,494	0	0
Illinois	0	0	0	0	180,000	0	0
Indiana	10,500	0	210,000	0	85,000	0	0
Indiana	12,150	0	122,850	0	0	0	0
Iowa	0	0	0	0	50,000	0	0
Kansas	16,650	0	17,218	0	3,700	0	0
Kentucky	4,600	0	78,800	0	39,600	0	0
Louisiana	0	0	0	0	210,000	0	0
Maine	0	0	0	0	59,981	0	0
Maryland	10,000	0	70,000	0	150,000	0	0
Massachusetts	98,000	0	7,000	0	245,000	0	0
Michigan	3,400	0	11,900	0	18,700	0	0
Minnesota	0	0	0	0	102,492	0	0
Mississippi	19,461	2,042	2,706	276	1,740,990	181,652	0
Missouri	3,290	0	20,210	0	0	0	0
Montana	61,755	0	393,791	0	930,387	450,000	0
Nebraska	0	0	350,000	0	200,000	0	0
Nevada	7,080	153,687	6,360	261	386,560	399,081	0
New Hampshire	0	0	300,000	0	0	0	0
New Jersey	0	0	0	0	0	0	0
New Mexico	868,884	258,055	5,279,053	275,537	12,212,190	3,611,951	40
New York							
North Carolina							
North Dakota							
Ohio							
Oklahoma							
Oregon							
Pennsylvania							
Puerto Rico							
Rhode Island							
South Carolina							
South Dakota							
Tennessee							
Texas							
Utah							
Vermont							
Virginia							
Washington							
West Virginia							
Wisconsin							
Wyoming							
Other							
Total	868,884	258,055	5,279,053	275,537	12,212,190	3,611,951	40

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	7,045	265,806	0	272,851
Dist. of Columbia	0	0	0	0
Florida	191,496	9,944,234	359,838	10,495,567
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	442,801	2,047,895	4,459	2,495,154
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	1,844,565	158,376,488	24,905	160,245,958
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	78,296	0	78,296
Other	0	0	0	0
<b>Total</b>	<b>2,485,907</b>	<b>170,712,718</b>	<b>389,202</b>	<b>173,587,827</b>

Summary:	
GA Covered Obligations	257,801,508
Add:	
GA claims incurred directly	164,813,483
GA expenses incurred directly	5,801,467
NOLHGA expenses	0
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	164,246,959
Ceding commissions/ policy enhancements	2,338,789
Other recoveries (litigation, estate distributions, etc.)	88,242,883
Adjusted GA Costs	173,587,827
Per State breakdown	173,587,827

Life	Assessments Called (Billed) or Refunded as of December 31, 2014						Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama								
Alaska								
Arizona								
Arkansas								
California								
Colorado								
Connecticut								
Delaware	10,000	0	345,000	0	0	0	0	0
Dist. of Columbia								
Florida	1,760,000	0	10,400,000	0	250,000	0	0	0
Georgia								
Hawaii								
Idaho								
Illinois								
Indiana								
Iowa								
Kansas								
Kentucky								
Louisiana								
Maine								
Maryland	3,518,000	0	1,982,000	0	0	0	0	0
Massachusetts								
Michigan								
Minnesota								
Mississippi								
Missouri								
Montana								
Nebraska								
Nevada								
New Hampshire								
New Jersey								
New Mexico								
New York								
North Carolina								
North Dakota								
Ohio								
Oklahoma								
Oregon								
Pennsylvania	88,612,897	0	63,334,564	0	0	0	67,153,313	0
Puerto Rico								
Rhode Island								
South Carolina								
South Dakota								
Tennessee								
Texas								
Utah								
Vermont								
Virginia								
Washington								
West Virginia								
Wisconsin								
Wyoming	111,616	0	0	0	0	0	0	0
Other								
<b>Total</b>	<b>94,012,513</b>	<b>0</b>	<b>76,061,564</b>	<b>0</b>	<b>250,000</b>	<b>0</b>	<b>67,153,313</b>	<b>0</b>

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	24,810	0	24,810
Alaska	0	0	0	0
Arizona	0	4,109,901	0	4,109,901
Arkansas	0	515,358	0	515,358
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	10,857	0	10,857
Dist. of Columbia	0	0	0	0
Florida	0	178,748	0	178,748
Georgia	0	(1,832)	0	(1,832)
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	1,523,791	0	1,523,791
Indiana	0	74,993	0	74,993
Iowa	0	13,325	0	13,325
Kansas	0	58,229	0	58,229
Kentucky	0	96,961	0	96,961
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	66,786	0	66,786
Massachusetts	0	1,119	0	1,119
Michigan	0	45,590	0	45,590
Minnesota	0	15,624	0	15,624
Mississippi	0	48,556	0	48,556
Missouri	0	407,375	0	407,375
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	21,491	0	21,491
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	1,266	0	1,266
North Dakota	0	60,819	0	60,819
Ohio	0	112,509	0	112,509
Oklahoma	0	248,145	0	248,145
Oregon	0	97,876	0	97,876
Pennsylvania	0	3,874,805	0	3,874,805
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	23,006	0	23,006
Tennessee	0	129,914	0	129,914
Texas	0	163,184	0	163,184
Utah	0	14,642	0	14,642
Vermont	0	0	0	0
Virginia	0	9,375	0	9,375
Washington	0	59,489	0	59,489
West Virginia	0	(37,368)	0	(37,368)
Wisconsin	0	125,152	0	125,152
Wyoming	0	0	0	0
Other	0	0	0	0
Total	0	12,094,494	0	12,094,494

Summary:	
GA Covered Obligations	18,947,440
Add:	
GA claims incurred directly	67,243
GA expenses incurred directly	201,589
NOLHGA expenses	756,212
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(4,124,280)
Ceding commissions/ policy enhancements	1,000,000
Other recoveries (litigation, estate distributions, etc.)	11,002,270
Adjusted GA Costs	12,094,494
Per State breakdown	12,094,494

Assessments Called (Billed) or Refunded as of December 31, 2014								
Life	Allocated Annuity				A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
	0	0	0	0	11,693,421	0	0	
27,819	0	0	0	0	0	0	0	
0	0	15,000	0	25,000	0	0	0	
0	0	3,000,000	1,395,000	0	0	0	0	
0	0	24,520	0	0	0	0	0	
130,963	0	0	0	0	0	0	0	
0	0	56,000	0	0	0	0	0	
297	0	0	0	4,703	0	0	0	
0	0	1,449,393	0	0	0	0	0	
0	0	35,100	0	0	0	0	0	
0	0	146,270	0	0	0	0	0	
0	0	602,500	150,000	0	0	0	0	
0	0	25,712	0	0	0	0	0	
0	0	325,000	0	0	0	0	0	
17,723	238	0	0	280,946	3,768	0	0	
0	0	28,000	0	0	0	0	0	
0	0	100,000	0	0	0	0	0	
0	0	0	0	0	82,075	0	0	
0	0	150,000	0	0	0	0	0	
176,802	238	5,957,495	1,545,000	12,004,070	85,843	0	0	

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	11,195,211	3,128,666	0	14,323,877
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
<b>Total</b>	<b>11,195,211</b>	<b>3,128,666</b>	<b>0</b>	<b>14,323,877</b>

Summary:	
GA Covered Obligations	27,362,577
Add:	
GA claims incurred directly	3,224,585
GA expenses incurred directly	124,000
NOLHGA expenses	77,699
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	3,062,120
Ceding commissions/ policy enhancements	727,741
Other recoveries (litigation, estate distributions, etc.)	12,675,123
Adjusted GA Costs	14,323,877
Per State breakdown	14,323,877

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
32,000,000	0	0	0	0	0	0	0
32,000,000	0	0	0	0	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	11,709,667	21,701,389	0	33,411,056
Alaska	540,813	5,661,398	0	6,202,211
Arizona	18,547,939	23,813,478	0	42,361,416
Arkansas	10,541,871	6,145,230	0	16,738,937
California	272,978,161	449,564,523	0	722,542,684
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	4,014,501	4,120,183	0	8,235,298
Dist. of Columbia	0	0	0	0
Florida	98,365,573	105,807,051	0	204,172,623
Georgia	26,356,285	24,230,639	0	50,586,924
Hawaii	26,423,270	16,983,633	0	43,406,903
Idaho	7,728,942	8,238,846	0	15,967,788
Illinois	74,980,632	105,882,776	0	180,863,408
Indiana	14,660,265	27,258,163	0	41,918,428
Iowa	12,748,195	21,470,042	0	34,258,237
Kansas	24,250,843	10,697,329	0	34,948,171
Kentucky	12,892,112	22,637,465	0	35,529,577
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	18,384,925	20,637,033	0	39,021,958
Massachusetts	41,508,780	42,715,114	0	84,223,894
Michigan	(889)	0	0	(889)
Minnesota	14,146,611	35,111,167	0	49,257,778
Mississippi	19,110,305	5,667,369	0	24,777,674
Missouri	56,839,568	25,769,975	0	82,609,543
Montana	3,612,927	3,675,925	0	7,288,852
Nebraska	10,243,597	6,828,796	0	17,072,393
Nevada	12,272,529	7,121,709	0	19,394,238
New Hampshire	0	0	0	0
New Jersey	20,262,359	51,574,511	0	71,836,870
New Mexico	4,591,977	8,045,128	0	12,637,105
New York	0	0	0	0
North Carolina	31,065,733	68,405,420	0	99,471,153
North Dakota	3,316,480	5,031,801	0	8,348,281
Ohio	28,585,495	37,250,694	0	65,836,189
Oklahoma	10,781,443	18,484,766	0	29,266,210
Oregon	15,336,536	17,296,133	0	32,632,669
Pennsylvania	45,229,859	168,412,779	0	213,642,639
Puerto Rico	570,794	448,099	0	1,018,893
Rhode Island	3,190,624	21,830,393	0	25,021,017
South Carolina	17,019,571	21,921,354	0	38,940,925
South Dakota	6,668,090	2,827,860	0	9,495,950
Tennessee	24,008,480	15,744,795	0	39,753,275
Texas	107,261,559	133,397,245	0	240,658,804
Utah	8,575,359	6,877,145	0	15,452,504
Vermont	0	0	0	0
Virginia	10,272,493	19,772,983	0	29,945,476
Washington	34,061,228	59,332,916	0	93,394,144
West Virginia	1,823,383	3,562,143	0	5,385,526
Wisconsin	14,432,795	50,694,597	0	65,127,392
Wyoming	3,028,058	3,547,951	0	6,576,008
Other	0	0	0	0
Total	1,182,939,737	1,716,197,947	0	2,899,137,684

Summary:	
GA Covered Obligations	5,692,073,431
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	60,283,057
Remaining Inforce estimate	8,114,561
Less:	
Estate/other distributions	2,380,406,620
Other adjustments	301,888,555
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	147,643,168
Adjusted GA Costs	2,930,532,705
Per State breakdown	2,930,532,705

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	9,940,029	0	30,931,066	0	0	0	0
Alaska	1,345,741	0	5,975,949	0	0	0	0
Arizona	31,372,236	0	24,082,717	0	0	0	0
Arkansas	14,808,588	0	0	0	0	0	0
California	255,293,661	0	441,401,833	0	0	0	0
Colorado	170,383	0	82,023	0	0	0	0
Connecticut	4,309,600	0	3,612,400	0	0	0	0
Delaware	87,789,821	0	73,201,598	0	0	0	0
Dist. of Columbia	28,136,713	0	21,179,159	(1,836)	0	0	0
Florida	17,380,590	0	18,866,415	4,340,797	0	0	0
Georgia	5,900,065	0	5,870,051	0	0	0	0
Hawaii	95,382,738	0	85,736,147	28,000,000	0	31,410,410	20,700,000
Idaho	4,229,436	0	4,229,436	4,999,960	0	0	0
Illinois	9,282,570	0	13,042,799	0	0	0	0
Indiana	21,735,000	0	8,915,000	0	0	0	0
Iowa	14,222,783	500,000	21,088,959	0	0	0	0
Kansas	28,789,000	0	18,621,000	0	0	0	0
Kentucky	39,790,000	0	32,040,000	0	0	0	0
Louisiana	10,500,000	0	66,672,000	11,009,268	0	0	0
Maine	13,331,639	0	3,571,718	0	0	46,643	0
Maryland	41,425,043	0	16,458,673	0	0	0	0
Massachusetts	2,454,678	0	2,585,676	0	0	0	0
Michigan	5,041,500	0	4,885,766	0	0	0	0
Minnesota	8,682,027	0	4,989,049	0	0	0	0
Mississippi	26,960,487	0	51,081,463	0	0	1,200,000	0
Missouri	2,300,000	0	5,048,618	0	0	0	0
Montana	31,995,417	0	145,004,583	0	0	0	0
Nebraska	1,520,309	0	1,893,127	0	0	37,848	0
Nevada	16,675,000	0	19,400,000	0	0	1,625,000	0
New Hampshire	11,117,110	0	16,908,490	0	0	0	0
New Jersey	11,282,594	0	15,986,796	0	0	0	0
New Mexico	18,000,000	0	137,986,288	0	0	0	0
New York	541,527	0	387,497	0	0	0	0
North Carolina	2,512,564	0	17,879,165	0	0	0	0
North Dakota	13,861,881	0	16,058,421	0	0	0	0
Ohio	5,046,959	65	1,993,163	0	0	0	0
Oklahoma	14,750,000	0	12,050,000	0	0	0	0
Oregon	125,470,495	0	63,667,619	0	0	0	2,500,000
Pennsylvania	9,028,563	0	6,991,039	0	590,625	0	0
Puerto Rico	12,439,476	0	14,214,000	2,613,992	0	0	0
Rhode Island	41,361,000	0	46,598,000	0	0	2,800,000	0
South Carolina	1,598,287	0	3,529,868	980	0	0	0
South Dakota	13,800,000	0	42,947,843	0	0	0	0
Tennessee	2,372,109	0	2,811,297	0	0	0	0
Texas	1,113,947,619	500,065	1,537,640,900	50,963,161	590,625	0	42,365,781
Utah							23,169,527
Vermont							
Virginia							
Washington							
West Virginia							
Wisconsin							
Wyoming							
Other							
Total							

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	48,681	0	48,681
Alaska	0	78,068	0	78,068
Arizona	0	1,432,079	0	1,432,079
Arkansas	0	3,004,271	0	3,004,271
California	0	20,782,964	0	20,782,964
Colorado	0	1,988,170	0	1,988,170
Connecticut	0	24,219,591	0	24,219,591
Delaware	0	2,879,777	0	2,879,777
Dist. of Columbia	0	7,070	0	7,070
Florida	0	325,905	0	325,905
Georgia	0	4,433,549	0	4,433,549
Hawaii	0	528,163	0	528,163
Idaho	0	321,821	0	321,821
Illinois	0	21,936,106	0	21,936,106
Indiana	0	1,309,786	0	1,309,786
Iowa	0	3,941,226	0	3,941,226
Kansas	0	19,688	0	19,688
Kentucky	0	1,135,540	0	1,135,540
Louisiana	0	7,430	0	7,430
Maine	0	1,341,916	0	1,341,916
Maryland	0	5,836,149	0	5,836,149
Massachusetts	0	66,421	0	66,421
Michigan	0	12,479,432	0	12,479,432
Minnesota	0	4,028,887	0	4,028,887
Mississippi	0	662,951	0	662,951
Missouri	0	25,453	0	25,453
Montana	0	785,203	0	785,203
Nebraska	0	579,471	0	579,471
Nevada	0	283,669	0	283,669
New Hampshire	0	1,874,578	0	1,874,578
New Jersey	0	55,882,421	0	55,882,421
New Mexico	0	376,961	0	376,961
New York	0	537,970,428	0	537,970,428
North Carolina	0	19,856,375	0	19,856,375
North Dakota	0	2,469	0	2,469
Ohio	0	5,090,712	0	5,090,712
Oklahoma	0	269,466	0	269,466
Oregon	0	37,912	0	37,912
Pennsylvania	0	45,305,049	0	45,305,049
Puerto Rico	0	48,709	0	48,709
Rhode Island	0	4,664,391	0	4,664,391
South Carolina	0	975,989	0	975,989
South Dakota	0	828,383	0	828,383
Tennessee	0	1,695,560	0	1,695,560
Texas	0	261,989	0	261,989
Utah	0	715,647	0	715,647
Vermont	0	960,727	0	960,727
Virginia	0	2,675,838	0	2,675,838
Washington	0	5,340,471	0	5,340,471
West Virginia	0	2,035,774	0	2,035,774
Wisconsin	0	108,501	0	108,501
Wyoming	0	389,800	0	389,800
Other	0	0	0	0
Total	0	801,857,587	0	801,857,587

Summary:	
GA Covered Obligations	1,093,779,021
Add:	
GA claims incurred directly	0
GA expenses incurred directly	11,849,872
NOLHGA expenses	24,362,400
Remaining Inforce estimate	0
Less:	
Estate/other distributions	328,133,707
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	801,857,587
Per State breakdown	801,857,587

Life	Assessments Called (Billed) or Refunded as of December 31, 2014							
	Life		Allocated Annuity		A&H		Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	0	0	0	0	0	0	0	0
	0	0	24,250,000	0	0	0	0	0
	0	0	1,620,000	0	0	0	0	0
	0	0	16,699,169	0	0	0	0	0
	0	0	2,900,000	0	0	0	0	0
	0	0	23,000,000	0	0	0	0	0
	0	0	4,000,000	0	0	0	0	0
	0	0	1,132,915	0	0	0	0	0
	0	0	1,400,000	906	0	0	0	0
	0	0	7,530,000	0	0	0	0	0
	0	0	8,998,201	0	0	0	0	0
	0	0	275,000	0	0	0	0	0
	0	0	2,049,993	0	0	0	0	0
	0	0	63,000,000	0	0	0	0	0
	0	0	499,991	0	0	0	0	0
	556,478,179	0	0	0	0	0	0	0
	0	0	20,000,000	0	0	0	0	0
	0	0	5,800,000	0	0	0	0	0
	0	0	200,000	0	0	0	0	0
	0	0	1,714,000	0	0	0	0	0
	0	0	4,500,536	0	0	0	0	0
	0	0	1,000,000	0	0	0	0	0
	0	0	910,000	0	0	0	0	0
	0	0	749,937	0	0	0	0	0
	0	0	800,000	0	0	0	0	0
	0	0	3,000,000	0	0	0	0	0
	0	0	2,500,000	0	0	0	0	0
	0	0	96,000	0	0	0	0	0
	556,478,179	0	198,625,742	906	0	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	20,252,770	0	0	20,252,770
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
<b>Total</b>	<b>20,252,770</b>	<b>0</b>	<b>0</b>	<b>20,252,770</b>

Summary:	
GA Covered Obligations	26,260,815
Add:	
GA claims incurred directly	0
GA expenses incurred directly	388,973
NOLHGA expenses	783,800
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(605,559)
Ceding commissions/ policy enhancements	3,081,877
Other recoveries (litigation, estate distributions, etc.)	4,704,500
Adjusted GA Costs	20,252,770
Per State breakdown	20,252,770

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
13,800,320	0	4,950,590	0	0	0	1,518,800	0
13,800,320	0	4,950,590	0	0	0	1,518,800	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	1,790	382,138	0	383,928
Alaska	719	1,863	0	2,582
Arizona	2,304	48,745	0	51,049
Arkansas	2,247	13,147	0	15,394
California	30,875	248,426	0	279,301
Colorado	0	0	0	0
Connecticut	8,957	163,084	0	172,041
Delaware	811	29,680	0	30,491
Dist. of Columbia	0	0	0	0
Florida	11,290	271,172	0	282,461
Georgia	10,081	15,501	0	25,582
Hawaii	661	18,232	0	18,893
Idaho	346	157,975	0	158,321
Illinois	13,015	629,388	0	642,402
Indiana	6,748	1,120,338	0	1,127,086
Iowa	1,898	61,114	0	63,012
Kansas	2,005	15,510	0	17,515
Kentucky	1,480	28,876	0	30,356
Louisiana	0	0	0	0
Maine	1,424	15,937	0	17,361
Maryland	12,585	25,550	0	38,135
Massachusetts	10,932	108,016	0	118,948
Michigan	9,391	123,082	0	132,473
Minnesota	8,018	1,058,544	0	1,066,561
Mississippi	1,539	9,408	0	10,947
Missouri	3,493	78,002	0	81,495
Montana	558	27,716	0	28,274
Nebraska	798	397,454	0	398,252
Nevada	538	87,750	0	88,288
New Hampshire	3,857	258,958	0	262,815
New Jersey	12,846	144,909	0	157,755
New Mexico	632	271,468	0	272,101
New York	0	0	0	0
North Carolina	8,649	119,119	0	127,768
North Dakota	549	20,029	0	20,578
Ohio	14,188	200,141	0	214,328
Oklahoma	1,016	28,057	0	29,074
Oregon	2,939	56,922	0	59,862
Pennsylvania	13,683	3,791,537	0	3,805,220
Puerto Rico	0	0	0	0
Rhode Island	965	209,717	0	210,682
South Carolina	3,883	666,962	0	670,845
South Dakota	136	9,168	0	9,304
Tennessee	5,301	55,521	0	60,822
Texas	10,053	129,728	0	139,781
Utah	481	35,607	0	36,088
Vermont	2,333	26,052	0	28,385
Virginia	37,650	2,300,376	0	2,338,026
Washington	2,533	39,206	0	41,739
West Virginia	924	47,334	0	48,259
Wisconsin	7,208	589,084	0	596,292
Wyoming	90	13,262	0	13,352
Other	0	0	0	0
Total	274,417	14,149,804	0	14,424,222

Summary:	
GA Covered Obligations	11,499,999
Add:	
GA claims incurred directly	11,499,999
GA expenses incurred directly	0
NOLHGA expenses	2,924,223
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	11,499,999
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	14,424,222
Per State breakdown	14,424,222

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
4,005	30	6,000	20	5	0	0	0
36,125	0	0	0	0	0	0	0
205,036	0	314,964	0	0	0	0	0
210,000	0	0	0	0	0	0	0
77	0	1,692	0	73	0	0	0
80,000	0	895,000	0	5,000	0	35,000	0
286,000	0	814,000	0	0	0	0	0
49,965	0	349,994	0	0	0	0	0
12,800	0	147,200	0	0	0	0	0
5,500	0	44,500	0	0	0	0	0
0	0	0	0	325,000	0	0	0
889,508	30	2,648,350	20	330,078	0	35,000	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	21,137	38	0	21,175
Alaska	0	0	0	0
Arizona	12,056	63	0	12,119
Arkansas	4,647	38	0	4,685
California	92,842	3,206	0	96,048
Colorado	18,135	2,836	0	20,971
Connecticut	12,482	121	0	12,603
Delaware	10,345	758	0	11,103
Dist. of Columbia	5,249	489	0	5,738
Florida	86,504	7,511	0	94,015
Georgia	17,433	477	1,191	19,101
Hawaii	0	0	0	0
Idaho	443	0	0	443
Illinois	75,462	6,502	360	82,324
Indiana	9,874	1,874	0	11,748
Iowa	1,413	176	0	1,589
Kansas	4,528	10	0	4,538
Kentucky	24,447	3,396	0	27,843
Louisiana	1,942	0	0	1,942
Maine	6,496	5,134	0	11,630
Maryland	29,965	691	0	30,656
Massachusetts	69,426	2,569	0	71,995
Michigan	20,007	1,480	746	22,232
Minnesota	5,192	69	0	5,261
Mississippi	1,716	0	0	1,716
Missouri	7,442	269	0	7,711
Montana	582	0	0	582
Nebraska	1,381	0	0	1,381
Nevada	1,892	0	0	1,892
New Hampshire	9,381	285	0	9,666
New Jersey	75,983	4,972	2,630	83,585
New Mexico	1,093	0	0	1,093
New York	65,879	8,216	2,618	76,713
North Carolina	27,958	24,421	3,357	55,736
North Dakota	148	0	0	148
Ohio	39,417	429	3,689	43,534
Oklahoma	3,194	6	0	3,200
Oregon	3,509	0	0	3,509
Pennsylvania	213,840	22,074	13,401	249,315
Puerto Rico	0	0	0	0
Rhode Island	9,437	208	0	9,645
South Carolina	14,199	275	0	14,474
South Dakota	172	0	0	172
Tennessee	55,550	10,533	0	66,083
Texas	22,309	277	0	22,586
Utah	718	0	0	718
Vermont	1,421	0	0	1,421
Virginia	25,027	1,387	0	26,414
Washington	10,808	2,981	0	13,789
West Virginia	3,280	0	0	3,280
Wisconsin	4,361	49	0	4,410
Wyoming	0	0	0	0
Other	0	0	0	0
Total	1,130,723	113,819	27,990	1,272,532

Summary:	
GA Covered Obligations	629,575,000
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,272,532
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	629,575,000
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	1,272,532
Per State breakdown	1,272,532

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	4,523	0	0	0	0	0	0
	2,326	0	3,076	0	0	0	0
	34,200	0	800	0	0	0	0
	41,049	0	3,876	0	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	532	34	0	566
Alaska	64	9	0	74
Arizona	2,158	145	0	2,303
Arkansas	442	10	0	452
California	6,521	790	0	7,311
Colorado	0	0	0	0
Connecticut	484	98	0	583
Delaware	142	33	0	174
Dist. of Columbia	0	0	0	0
Florida	5,577	745	0	6,322
Georgia	658	43	0	701
Hawaii	325	63	0	388
Idaho	228	10	0	237
Illinois	2,023	107	0	2,130
Indiana	1,266	94	0	1,361
Iowa	1,611	132	0	1,743
Kansas	307	32	0	340
Kentucky	928	79	0	1,007
Louisiana	0	0	0	0
Maine	392	54	0	446
Maryland	823	74	0	897
Massachusetts	1,928	179	0	2,107
Michigan	892	63	0	956
Minnesota	582	70	0	652
Mississippi	149	0	0	149
Missouri	718	222	0	940
Montana	116	0	0	116
Nebraska	508	15	0	523
Nevada	625	9	0	633
New Hampshire	395	22	0	418
New Jersey	2,944	164	0	3,108
New Mexico	392	40	0	433
New York	0	0	0	0
North Carolina	723	81	0	804
North Dakota	252	0	0	252
Ohio	1,570	69	0	1,639
Oklahoma	596	17	0	613
Oregon	424	76	0	500
Pennsylvania	2,510	106	0	2,617
Puerto Rico	38	0	0	38
Rhode Island	142	19	0	161
South Carolina	360	24	0	384
South Dakota	289	2	0	292
Tennessee	617	14	0	631
Texas	3,179	274	0	3,453
Utah	903	27	0	930
Vermont	93	6	0	99
Virginia	758	68	0	826
Washington	798	293	0	1,091
West Virginia	277	15	0	293
Wisconsin	1,345	99	0	1,444
Wyoming	111	21	0	132
Other	0	0	0	0
Total	48,718	4,548	0	53,266

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	386,899
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	333,633
Adjusted GA Costs	53,266
Per State breakdown	53,266

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
337	4,800	40	0	10	0	0	0
5,587	0	0	0	0	0	0	0
106,000	0	210,000	0	0	0	0	0
0	12,871	0	2,463	0	0	0	0
300,000	0	0	0	0	0	0	0
200,000	0	502,555	0	0	0	0	0
611,924	17,671	712,595	2,463	10	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	11,270	97,795	0	109,065
Alaska	0	0	0	0
Arizona	9,866	93,539	0	103,404
Arkansas	1,027	8,799	0	9,826
California	32,248	404,024	0	436,272
Colorado	11,086	135,455	0	146,541
Connecticut	0	0	0	0
Delaware	(10,205)	(24,170)	0	(34,375)
Dist. of Columbia	5,420	45,353	0	50,773
Florida	30,129	314,397	0	344,526
Georgia	34,010	274,245	0	308,255
Hawaii	(1,996)	(19,972)	0	(21,968)
Idaho	0	0	0	0
Illinois	5,247	48,897	0	54,144
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	3,901	43,798	0	47,699
Kentucky	5,809	32,602	0	38,411
Louisiana	(14,186)	(90,761)	0	(104,947)
Maine	0	0	0	0
Maryland	22,833	138,444	0	161,278
Massachusetts	0	0	0	0
Michigan	(11,150)	(85,439)	0	(96,590)
Minnesota	0	0	0	0
Mississippi	(115,613)	(744,441)	0	(860,054)
Missouri	14,945	202,757	0	217,702
Montana	0	0	0	0
Nebraska	815	5,095	0	5,910
Nevada	1,224	16,369	0	17,593
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	35,503	235,627	0	271,130
New York	0	0	0	0
North Carolina	17,954	189,207	0	207,161
North Dakota	0	0	0	0
Ohio	9,114	36,274	0	45,388
Oklahoma	(1,281)	(10,005)	0	(11,286)
Oregon	2,706	20,104	0	22,810
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	4,488	35,681	0	40,169
South Dakota	0	0	0	0
Tennessee	5,907	66,731	0	72,638
Texas	42,599	474,312	0	516,911
Utah	(6,824)	(35,270)	0	(42,093)
Vermont	0	0	0	0
Virginia	22,685	171,472	0	194,157
Washington	4,833	43,099	0	47,932
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	174,365	2,124,019	0	2,298,383

Summary:	
GA Covered Obligations	83,300,829
Add:	
GA claims incurred directly	140,795
GA expenses incurred directly	1,545,709
NOLHGA expenses	2,211,839
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(5,957,550)
Ceding commissions/ policy enhancements	20,181,741
Other recoveries (litigation, estate distributions, etc.)	70,676,597
Adjusted GA Costs	2,298,383
Per State breakdown	2,298,383

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,037,480	0	0	0	0	0	0	0
712,800	0	5,287,200	0	0	0	0	0
623,455	0	935,184	0	0	0	0	0
45,000	0	55,000	0	0	0	0	0
121,500	74,219	536,500	397,781	0	0	0	0
500,000	150,000	2,300,000	1,300,000	0	0	0	0
525,000	0	15,000	0	0	0	0	0
743,240	0	2,760	0	0	0	0	0
1,666,605	0	365,840	0	0	0	0	0
235,000	0	111,000	0	0	0	0	0
64,817	0	239,890	0	0	0	0	0
1,029,000	855,000	3,871,000	3,215,000	0	0	0	0
1,980,000	1,445,000	20,000	107,500	0	0	0	0
275,000	0	1,925,000	0	0	0	0	0
7,101,306	4,000,000	0	0	0	0	0	0
78,950	0	136,050	0	0	0	0	0
595,000	0	3,125,000	0	0	0	0	0
936,000	0	0	0	0	0	0	0
18,270,153	6,524,219	18,925,424	5,020,281	0	0	0	0

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	15,334	0	2,732	0	18,066
Alaska	0	0	0	0	0
Arizona	0	0	574	0	574
Arkansas	0	0	2,890	0	2,890
California	0	0	334	0	334
Colorado	0	0	0	0	0
Connecticut	0	0	(1,789)	0	(1,789)
Delaware	6,760	0	0	0	6,760
Dist. of Columbia	0	0	0	0	0
Florida	115,824	15,102	138,648	0	269,574
Georgia	56,361	23,294	25,322	0	104,977
Hawaii	0	0	(41)	0	(41)
Idaho	0	0	1,731	0	1,731
Illinois	0	0	1,481	0	1,481
Indiana	27,761	0	10,847	0	38,608
Iowa	0	0	54	0	54
Kansas	0	0	379	0	379
Kentucky	0	0	81,144	0	81,144
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	23,631	0	544	0	24,175
Massachusetts	0	0	1,377	0	1,377
Michigan	0	0	4,098	0	4,098
Minnesota	0	0	1,811	0	1,811
Mississippi	0	0	849	0	849
Missouri	6,283	1,024	1,093	0	8,400
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	1,051	0	1,051
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	3,814	0	3,814
North Carolina	(7,858)	0	0	0	(7,858)
North Dakota	0	0	0	0	0
Ohio	0	0	2,817	0	2,817
Oklahoma	20,502	1,114	1,695	0	23,312
Oregon	0	0	62	0	62
Pennsylvania	40,494	368	884	0	41,745
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	5	0	5
South Carolina	213,592	10,447	0	0	224,039
South Dakota	0	0	0	0	0
Tennessee	15,449	0	1,050	0	16,499
Texas	91,901	0	0	0	91,901
Utah	0	0	96	0	96
Vermont	0	0	0	0	0
Virginia	55,794	431	2,687	0	58,912
Washington	0	0	0	0	0
West Virginia	639,891	24,754	99,637	0	764,282
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	1,321,718	76,535	387,876	0	1,786,130

Summary:	
GA Covered Obligations	16,205,681
Add:	
GA claims incurred directly	10,602,029
GA expenses incurred directly	3,311,759
NOLHGA expenses	358,078
Remaining Inforce estimate	0
(41)	
Less:	
Estate/other distributions	858,110
Other adjustments	10,356,665
Ceding commissions/ policy enhancements	418,260
Other recoveries (litigation, estate distributions, etc.)	17,058,382
Adjusted GA Costs	1,786,130
Per State breakdown	1,786,130

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	202,000	0	0	0
0	0	0	0	100,000	0	0	0
535,000	0	65,000	0	4,900,000	0	0	0
172,000	0	72,000	739	1,200,000	0	0	0
0	0	0	0	590,456	0	0	0
2,378,202	1,606,906	0	0	374,000	175,940	0	0
400,000	0	0	0	0	0	0	0
25,000	0	0	0	25,000	0	0	0
40,000	17,600	0	0	210,000	92,400	0	0
249,570	0	0	0	750,420	0	0	0
200,000	0	0	0	53,000	0	0	0
65,397	151,779	0	0	1,359,712	1,266,260	0	0
560,269	382,889	4,588	13,137	333,201	383,000	0	0
606,438	128,826	73,076	140,773	3,240,504	3,765,849	0	0
5,231,876	2,288,000	214,664	154,649	13,338,293	5,683,449	0	0

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	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0	0
Alaska	0	0	0	0	0
Arizona	0	0	0	0	0
Arkansas	0	0	0	0	0
California	716,208	0	59,499	0	775,707
Colorado	0	0	0	0	0
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	1,416	0	0	0	1,416
Florida	0	0	0	0	0
Georgia	28,136	0	0	0	28,136
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	165,024	12,329	0	0	177,353
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	15,552	0	0	0	15,552
Maine	0	0	0	0	0
Maryland	84	0	0	0	84
Massachusetts	0	0	0	0	0
Michigan	75,303	0	0	0	75,303
Minnesota	0	0	0	0	0
Mississippi	3,724	0	0	0	3,724
Missouri	0	0	0	0	0
Montana	0	0	0	0	0
Nebraska	0	0	0	0	0
Nevada	3,280	0	0	0	3,280
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	0	0	0
New York	0	0	0	0	0
North Carolina	260,213	0	0	0	260,213
North Dakota	0	0	0	0	0
Ohio	0	0	0	0	0
Oklahoma	0	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	353	0	0	0	353
Texas	234,401	0	0	0	234,401
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	1,503,694	12,329	59,499	0	1,575,521

Summary:

GA Covered Obligations	319,462
Add:	
GA claims incurred directly	272,266
GA expenses incurred directly	323,350
NOLHGA expenses	791,103
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	(23,500)
Other recoveries (litigation, estate distributions, etc.)	154,160
Adjusted GA Costs	1,575,521
Per State breakdown	1,575,521

Life	Assessments Called (Billed) or Refunded as of December 31, 2014				Unallocated Annuity			
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama								
Alaska								
Arizona								
Arkansas								
California								
Colorado								
Connecticut								
Delaware								
Dist. of Columbia								
Florida								
Georgia								
Hawaii								
Idaho								
Illinois	200,000	0	100,000	0	0	0	0	0
Indiana								
Iowa								
Kansas								
Kentucky								
Louisiana								
Maine								
Maryland								
Massachusetts								
Michigan								
Minnesota								
Mississippi								
Missouri								
Montana								
Nebraska								
Nevada								
New Hampshire								
New Jersey								
New Mexico								
New York								
North Carolina	300,000	0	0	0	0	0	0	0
North Dakota								
Ohio								
Oklahoma								
Oregon								
Pennsylvania								
Puerto Rico								
Rhode Island								
South Carolina								
South Dakota								
Tennessee								
Texas	0	0	0	0	224,926	0	0	0
Utah								
Vermont								
Virginia								
Washington								
West Virginia								
Wisconsin								
Wyoming								
Other								
Total	500,000	0	100,000	0	224,926	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	42,351	335,002	0	377,354
Alaska	31,986	212,607	0	244,592
Arizona	384,992	1,113,514	0	1,498,506
Arkansas	65,028	358,003	0	423,030
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	65,118	251,419	0	316,537
Dist. of Columbia	0	0	0	0
Florida	5,385,783	12,416,492	0	17,802,275
Georgia	319,579	1,218,466	0	1,538,045
Hawaii	0	0	0	0
Idaho	59,468	441,230	0	500,698
Illinois	2,414,416	7,982,068	0	10,396,484
Indiana	1,449,740	3,963,535	0	5,413,275
Iowa	1,361,394	2,752,531	0	4,113,925
Kansas	375,333	1,584,601	0	1,959,934
Kentucky	255,102	809,749	0	1,064,850
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	161,864	2,213,897	0	2,375,761
Massachusetts	62,156	2,935,529	0	2,997,685
Michigan	2,364,086	6,748,361	0	9,112,447
Minnesota	0	0	0	0
Mississippi	20,475	276,302	0	296,777
Missouri	616,758	3,735,933	0	4,352,691
Montana	272,413	243,665	0	516,078
Nebraska	450,932	1,415,837	0	1,866,770
Nevada	12,499	236,858	0	249,358
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	67,753	200,584	0	268,337
New York	0	0	0	0
North Carolina	406,860	3,041,612	0	3,448,471
North Dakota	169,756	935,826	0	1,105,582
Ohio	2,074,986	9,024,594	0	11,099,580
Oklahoma	797,306	775,208	0	1,572,514
Oregon	253,246	877,511	0	1,130,757
Pennsylvania	542,472	6,563,488	0	7,105,960
Puerto Rico	0	142	0	142
Rhode Island	0	0	0	0
South Carolina	247,669	1,097,887	0	1,345,556
South Dakota	176,291	507,617	0	683,908
Tennessee	492,525	827,782	0	1,320,307
Texas	420,357	3,649,117	0	4,069,474
Utah	103,690	507,852	0	611,543
Vermont	2,143	130,638	0	132,781
Virginia	133,199	2,821,752	0	2,954,951
Washington	503,728	1,077,374	0	1,581,103
West Virginia	27,328	191,245	0	218,573
Wisconsin	111,978	519,661	0	631,639
Wyoming	74,769	103,991	0	178,760
Other	0	0	0	0
Total	22,777,529	84,099,479	0	106,877,009

Summary:	
GA Covered Obligations	600,117,017
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	4,487,174
Remaining Inforce estimate	0
Less:	
Estate/other distributions	269,312,049
Other adjustments	151,440,726
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	76,974,408
Adjusted GA Costs	106,877,009
Per State breakdown	106,877,009

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
380,000	0	302,720	0	0	0	0	0
80,878	14,180	566,741	121,990	0	0	2,000	0
559,164	0	3,944,426	0	0	0	0	0
1,149,754	0	0	0	0	0	0	0
25,200	0	44,800	0	0	0	0	0
209,250	0	627,750	0	0	0	0	0
13,095,654	0	26,446,748	0	0	0	0	0
1,064,376	0	3,444,406	63,866	0	0	0	0
143,772	0	1,411,228	0	0	0	0	0
6,250,000	2,700,000	22,000,000	9,150,000	0	0	0	0
1,400,894	0	2,499,899	0	0	0	0	0
2,356,028	0	6,511,318	0	0	0	0	0
675,000	0	2,950,000	0	0	0	0	0
734,080	230,086	2,171,198	636,094	0	0	0	0
1,031,000	0	4,319,000	0	0	0	0	0
275,000	0	7,235,000	0	0	0	0	0
5,400,000	1,980,000	15,300,000	3,400,000	0	0	0	0
134,576	0	764,463	0	0	0	0	0
1,502,267	0	7,950,910	0	0	0	0	0
1,580,000	0	484,000	0	0	0	0	0
1,723,246	0	3,764,563	0	0	0	0	0
49,500	0	649,800	0	0	0	0	0
100,000	0	301,563	0	0	0	0	0
1,050,000	419,000	7,950,000	3,181,000	0	0	0	0
455,036	0	2,567,241	0	0	0	0	0
2,865,000	0	12,435,000	0	0	0	0	0
2,250,225	688,600	1,790,500	661,400	0	0	0	0
269,155	0	862,577	0	0	0	0	0
9,300	0	16,990,700	0	0	0	0	0
330,000	0	2,420,000	0	0	0	0	0
1,157,792	958,991	2,614,740	1,767,139	0	0	0	0
565,000	0	935,000	0	0	0	0	0
9,411,167	2,959,943	0	0	0	0	0	0
275,261	0	1,349,739	0	0	0	0	0
4,000	0	265,000	0	0	0	0	0
333,529	0	7,336,036	0	0	0	0	0
688,258	0	2,020,070	0	0	0	0	0
109,516	2,286	575,004	342,380	0	0	0	0
300,000	0	1,500,000	0	0	0	0	0
132,853	61,385	189,719	88,336	0	0	0	0
60,125,731	10,014,471	175,491,859	19,412,205	0	0	2,000	0

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	95,010	0	95,010
Alaska	0	0	0	0	0
Arizona	0	0	802,311	0	802,311
Arkansas	0	0	55,207	0	55,207
California	0	0	11,092	0	11,092
Colorado	0	0	3,569,916	0	3,569,916
Connecticut	0	0	0	0	0
Delaware	0	0	11,416	0	11,416
Dist. of Columbia	0	0	0	0	0
Florida	0	0	25,573	0	25,573
Georgia	0	0	2,532,464	0	2,532,464
Hawaii	0	0	17,560	0	17,560
Idaho	0	0	4,669	0	4,669
Illinois	0	0	143,994	0	143,994
Indiana	0	0	15,805	0	15,805
Iowa	0	0	0	0	0
Kansas	0	0	11,023	0	11,023
Kentucky	0	0	38	0	38
Louisiana	0	0	83,420	0	83,420
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	541,396	0	541,396
Missouri	0	0	2,583	0	2,583
Montana	0	0	6,787	0	6,787
Nebraska	0	0	1,036	0	1,036
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	12,265	0	12,265
New York	0	0	0	0	0
North Carolina	0	0	11,845	0	11,845
North Dakota	0	0	615	0	615
Ohio	0	0	0	0	0
Oklahoma	0	0	277,951	0	277,951
Oregon	0	0	(315)	0	(315)
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	1,647,789	0	1,647,789
South Dakota	0	0	0	0	0
Tennessee	0	0	0	0	0
Texas	0	0	3,791,504	0	3,791,504
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	56	0	56
Other	0	0	0	0	0
Total	0	0	13,673,011	0	13,673,011

Summary:	
GA Covered Obligations	9,679,935
Add:	
GA claims incurred directly	9,679,935
GA expenses incurred directly	2,480,309
NOLHGA expenses	1,512,767
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	9,679,935
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	13,673,011
Per State breakdown	13,673,011

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	0	0	0	0	0	0	0
	0	0	0	0	3,558,082	0	0
	0	0	0	0	2,190,579	0	0
	0	0	0	0	14,100	0	0
	0	0	0	0	130,000	0	0
	0	0	0	0	400,000	0	0
	0	0	0	0	1,500,000	0	0
	0	0	0	0	7,899,980	0	0
	0	0	0	0	15,692,741	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	575,507	245,144	0	820,652
Alaska	(4,553)	0	0	(4,553)
Arizona	1,386,952	77,902	0	1,464,854
Arkansas	519,705	0	0	519,705
California	9,814,050	4,615,059	0	14,429,109
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	45,370	59,976	0	232,038
Dist. of Columbia	0	0	0	0
Florida	2,477,194	1,756,528	0	4,233,722
Georgia	1,195,122	0	0	110,520
Hawaii	68,395	0	0	68,395
Idaho	131,117	0	0	131,117
Illinois	13,188,087	3,314,134	0	2,431,449
Indiana	1,234,198	80,398	0	1,314,596
Iowa	1,320,420	100,279	0	1,420,700
Kansas	207,427	234,323	0	441,750
Kentucky	463,899	16,324	0	480,222
Louisiana	0	0	0	0
Maine	91,297	0	0	63,668
Maryland	0	0	0	0
Massachusetts	1,598,222	0	0	1,598,222
Michigan	5,156,084	1,624,866	0	3,491,313
Minnesota	(0)	61,038	0	2,403,902
Mississippi	276,221	17,556	0	293,777
Missouri	544,028	184,481	0	728,509
Montana	242,544	115,273	0	357,818
Nebraska	1,177,369	119,062	0	1,296,431
Nevada	113,330	15,776	0	129,105
New Hampshire	388,192	146,996	0	607,577
New Jersey	7,671,004	1,533,726	0	3,477,973
New Mexico	208,876	48,649	0	257,526
New York	0	0	0	0
North Carolina	3,056,077	343,857	0	220,855
North Dakota	140,259	19,029	0	159,288
Ohio	3,585,995	315,304	0	481,455
Oklahoma	410,170	258,100	0	668,270
Oregon	490,941	3,308	0	494,248
Pennsylvania	4,846,866	772,329	0	1,538,615
Puerto Rico	0	0	0	0
Rhode Island	336,136	0	0	336,136
South Carolina	844,275	200,550	0	1,044,826
South Dakota	132,124	0	0	132,124
Tennessee	589,586	14,064	0	603,650
Texas	4,940,307	1,145,850	0	2,829,711
Utah	340,422	69,358	0	73
Vermont	48,628	2,814	0	51,442
Virginia	758,018	5,759	0	763,777
Washington	898,987	221,021	0	1,120,007
West Virginia	94,345	1,053	0	95,399
Wisconsin	200,806	199,010	0	399,816
Wyoming	126,242	13,598	0	139,840
Other	0	0	0	0
Total	71,930,239	17,952,496	0	17,889,150

Summary:	
GA Covered Obligations	72,462,458
Add:	
GA claims incurred directly	79,125,416
GA expenses incurred directly	4,933,933
NOLHGA expenses	2,897,529
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(1,818,283)
Ceding commissions/ policy enhancements	370,225
Other recoveries (litigation, estate distributions, etc.)	53,095,510
Adjusted GA Costs	107,771,884
Per State breakdown	107,771,884

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,419,000	0	15,909	0	0	0	0	0
68,158	41,500	0	0	1,000	0	0	0
1,251,703	0	44,673	0	0	0	0	0
669,513	0	0	0	0	0	0	0
17,000,000	5,715,000	7,800,000	8,563,000	270,000	0	0	0
82,000	0	418,000	0	0	0	0	0
2,300,000	0	1,000,000	0	1,300,000	0	0	0
1,630,072	0	0	0	0	0	157,061	(1,771)
0	19,697	0	0	121,409	0	0	0
275,000	0	0	0	0	0	0	0
15,189,000	7,787,461	6,029,000	2,127,010	200,000	221,540	15,925,000	10,987,367
1,004,167	0	0	0	0	0	0	0
1,199,870	0	436,704	0	0	0	1,040,000	0
450,000	0	300,000	0	0	0	0	0
643,875	150,000	11,600	0	0	0	0	0
230,000	0	0	0	0	0	0	0
2,000,000	0	0	0	0	0	0	0
4,100,000	900,647	2,500,000	0	0	0	10,300,000	4,497,170
447,000	353,520	3,170,000	2,592,480	0	0	0	0
368,000	0	32,000	0	0	0	0	0
1,650,000	0	353,704	0	0	0	0	0
429,300	0	56,000	0	0	0	0	0
1,639,125	137,750	102,116	7,250	0	0	0	0
213,900	0	9,500	0	0	0	0	0
1,283,000	250,000	1,217,000	550,000	0	0	0	0
5,500,000	3,764,806	2,508,522	4,520,000	0	0	11,404,352	0
260,000	0	55,263	0	0	0	0	0
5,044,000	533,500	156,000	0	0	0	0	0
192,600	0	16,600	0	0	0	0	0
3,500,000	0	200,000	0	0	0	3,000,000	2,500,000
768,000	160,000	432,000	90,000	0	0	0	0
619,914	0	0	0	0	0	0	0
4,460,640	0	5,736,310	0	803,050	0	0	0
14,808	0	0	0	0	0	0	0
427,727	0	0	0	0	0	0	0
928,000	0	72,000	0	0	0	0	0
181,962	0	0	0	0	0	0	0
800,000	0	15,000	0	0	0	0	0
7,943,606	2,763,534	3,266,771	1,029,680	1,337,174	421,520	0	0
591,592	0	97,832	0	250	0	0	0
81,000	0	6,000	0	0	0	0	0
2,000,000	2,556,164	85,000	0	0	0	0	0
1,175,000	315,235	400,000	288,326	0	0	0	0
157,506	86,553	101,999	24,519	0	0	0	0
420,000	0	320,000	0	0	0	0	0
150,150	299,619	200,600	74,905	0	0	0	0
90,759,188	25,834,986	37,166,103	19,867,170	4,032,883	643,060	41,826,413	17,982,766

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	1,437	0	0	1,437
Alaska	602	0	0	602
Arizona	82,027	49,089	0	131,115
Arkansas	13,515	12,667	0	26,182
California	167,938	24,207	0	192,144
Colorado	9,588	4,473	0	14,062
Connecticut	1,388	6,403	0	7,791
Delaware	0	0	0	0
Dist. of Columbia	(297)	0	0	(297)
Florida	30,400	40,662	0	71,062
Georgia	10,977	925	0	11,901
Hawaii	1,868	0	0	1,868
Idaho	5,334	5,499	0	10,833
Illinois	0	0	0	0
Indiana	156,677	444,113	0	600,790
Iowa	0	0	0	0
Kansas	2,864	1,649	0	4,513
Kentucky	(895)	(417)	0	(1,312)
Louisiana	2,651	0	0	2,651
Maine	0	0	0	0
Maryland	(17)	(18)	0	(35)
Massachusetts	0	0	0	0
Michigan	118	0	0	118
Minnesota	1,759	6,908	0	8,667
Mississippi	0	0	0	0
Missouri	133,667	28,917	0	162,583
Montana	710	0	0	710
Nebraska	512	0	0	512
Nevada	1,772	121	0	1,894
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	14,744	0	0	14,744
New York	0	0	0	0
North Carolina	939	6,250	0	7,190
North Dakota	818	0	0	818
Ohio	1,922	2,151	0	4,072
Oklahoma	12,208	4,541	0	16,749
Oregon	1,279	140	0	1,419
Pennsylvania	153	0	0	153
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	2,521	12	0	2,533
South Dakota	1,026	0	0	1,026
Tennessee	305	1,814	0	2,119
Texas	449,399	26,902	0	476,302
Utah	846	1,407	0	2,253
Vermont	6,878	0	0	6,878
Virginia	2,307	56,793	0	59,100
Washington	7,365	0	0	7,365
West Virginia	713	0	0	713
Wisconsin	3,615	0	0	3,615
Wyoming	0	12	0	12
Other	0	0	0	0
<b>Total</b>	<b>1,131,635</b>	<b>725,221</b>	<b>0</b>	<b>1,856,856</b>

Summary:	
GA Covered Obligations	12,183,752
Add:	
GA claims incurred directly	25,081
GA expenses incurred directly	318,423
NOLHGA expenses	376,580
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(406,387)
Ceding commissions/ policy enhancements	1,953,369
Other recoveries (litigation, estate distributions, etc.)	9,499,998
Adjusted GA Costs	1,856,856
Per State breakdown	1,856,856

Life	Assessments Called (Billed) or Refunded as of December 31, 2014						
	Allocated Annuity		A&H		Unallocated Annuity		Assessments Refunded
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
70,158	0	0	0	0	0	0	
1,393,120	300,000	206,880	0	0	0	0	
99,972	0	0	0	0	0	0	
99,000	0	1,000	0	0	0	0	
2,898,033	2,875,000	0	0	152,528	125,000	0	
2,800	0	70,000	0	0	0	0	
39,000	0	0	0	0	0	0	
4,602,083	3,175,000	277,880	0	152,528	125,000	0	

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	43,165	81,246	0	124,412
Alaska	0	0	0	0
Arizona	6,752	16,951	0	23,703
Arkansas	381	19,420	0	19,801
California	90,941	41,691	0	132,632
Colorado	15,479	14,176	0	29,655
Connecticut	0	0	0	0
Delaware	1,801	1,469	0	3,270
Dist. of Columbia	0	0	0	0
Florida	304,326	440,493	0	744,820
Georgia	84,477	1,337,004	0	1,421,481
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	93,952	10,334	0	104,286
Indiana	142	31,701	0	31,843
Iowa	715	0	0	715
Kansas	2,126	4,216	0	6,342
Kentucky	40,891	162,293	0	203,183
Louisiana	107,591	37,511	0	145,102
Maine	0	0	0	0
Maryland	26,955	61,705	0	88,660
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	3,932	47,709	0	51,640
Missouri	3,460	20,739	0	24,199
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	1,623	0	0	1,623
New Hampshire	0	0	0	0
New Jersey	8,314	53,857	0	62,171
New Mexico	16,895	0	0	16,895
New York	0	0	0	0
North Carolina	350,963	2,036,239	225	2,387,427
North Dakota	0	0	0	0
Ohio	51,315	256,506	0	307,820
Oklahoma	110,459	33,724	0	144,183
Oregon	7,039	15,045	0	22,083
Pennsylvania	9,170	27,476	0	36,647
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	1,586,030	4,313,112	0	5,899,141
South Dakota	80	0	0	80
Tennessee	18,866	1,480,046	0	1,498,913
Texas	220,093	390,696	15,146	625,935
Utah	0	52,181	0	52,181
Vermont	0	0	0	0
Virginia	312,433	999,530	763	1,312,726
Washington	58,638	63	0	58,701
West Virginia	27,853	135,140	0	162,993
Wisconsin	232	8,046	0	8,277
Wyoming	0	0	0	0
Other	0	0	0	0
Total	3,607,086	12,130,317	16,134	15,753,538

Summary:	
GA Covered Obligations	67,641,600
Add:	
GA claims incurred directly	382,611
GA expenses incurred directly	994,265
NOLHGA expenses	708,166
Remaining Inforce estimate	0
Less:	
Estate/other distributions	46,001,672
Other adjustments	(131,112)
Ceding commissions/ policy enhancements	259,235
Other recoveries (litigation, estate distributions, etc.)	7,843,309
Adjusted GA Costs	15,753,538
Per State breakdown	15,753,538

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
59,000	0	51,893	0	0	0	0	0
3,325	0	5,932	0	0	0	0	0
47,114	0	0	0	0	0	0	0
125,483	0	57,507	0	0	0	0	0
25,480	0	23,520	0	0	0	0	0
750	0	1,750	0	0	0	0	0
275,000	0	975,000	0	0	0	0	0
112,560	0	2,087,440	92,229	0	0	0	0
167,000	0	8,000	0	0	0	0	0
59,999	0	280,671	50,000	0	0	0	0
110,873	0	21,127	0	0	0	0	0
18,300	0	53,700	0	0	0	0	0
100,000	0	0	0	0	0	0	0
450,000	60,000	2,550,000	340,000	0	0	0	0
70,000	0	370,000	0	0	0	0	0
52,900	0	177,100	0	0	0	0	0
2,518,615	0	6,531,385	0	0	0	0	0
50,000	0	2,450,000	0	0	0	0	0
523,717	139,012	407,272	108,114	0	0	0	0
0	0	47,000	0	0	0	0	0
368,136	18,000	1,104,909	51,387	0	0	0	0
132,436	139,679	642,564	683,850	0	0	0	0
5,270,688	356,691	17,846,770	1,325,580	0	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	19,626,888	0	0	19,626,888
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	19,626,888	0	0	19,626,888

Summary:	
GA Covered Obligations	147,139,267
Add:	
GA claims incurred directly	5,573,245
GA expenses incurred directly	3,273,317
NOLHGA expenses	22,159
Remaining Inforce estimate	0
Less:	
Estate/other distributions	120,749,975
Other adjustments	0
Ceding commissions/ policy enhancements	10,434,763
Other recoveries (litigation, estate distributions, etc.)	5,196,362
Adjusted GA Costs	19,626,888
Per State breakdown	19,626,888

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
27,611,280	20,999,761	22,525,117	11,243,274	11,732,231	11,500,000	0	0
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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	(207,887)	(6,534)	0	(214,421)
Alaska	57,108	16,077	0	73,185
Arizona	(272,140)	2,770	0	(269,369)
Arkansas	(45,927)	4,365	0	(41,562)
California	(316,175)	75,233	0	(240,943)
Colorado	(115,686)	10,888	0	(104,798)
Connecticut	(52,332)	1,556	0	(50,776)
Delaware	(78,968)	(624)	0	(79,592)
Dist. of Columbia	33,757	20,813	0	54,570
Florida	(1,001,946)	(18,828)	0	(1,020,775)
Georgia	(306,460)	2,976	0	(303,484)
Hawaii	(62,325)	(7,427)	0	(69,752)
Idaho	(315,895)	(1,949)	0	(317,844)
Illinois	(402,049)	(6,511)	0	(408,560)
Indiana	(470,065)	89,027	0	(381,038)
Iowa	(11,827)	13,112	0	1,285
Kansas	(190,192)	9,977	0	(180,215)
Kentucky	(1,041,693)	(188,790)	0	(1,230,484)
Louisiana	(193,687)	(440)	0	(194,127)
Maine	(34,362)	521	0	(33,841)
Maryland	(186,540)	(3,636)	0	(190,175)
Massachusetts	(143,349)	970	0	(142,379)
Michigan	(487,647)	17,666	0	(469,981)
Minnesota	(90,471)	(9,458)	0	(99,929)
Mississippi	17,352	5,783	0	23,136
Missouri	(326,094)	(17,278)	0	(343,372)
Montana	(185,413)	8,551	0	(176,862)
Nebraska	(48,436)	24,004	0	(24,432)
Nevada	(65,183)	4,809	0	(60,374)
New Hampshire	5,311	(831)	0	4,481
New Jersey	(90,900)	914	0	(89,986)
New Mexico	(117,714)	(15,724)	0	(133,438)
New York	62,422	0	0	62,422
North Carolina	(654,109)	(28,216)	0	(682,326)
North Dakota	(229,852)	(479)	0	(230,332)
Ohio	(735,066)	13,037	0	(722,029)
Oklahoma	(97,458)	6,722	0	(90,736)
Oregon	(305,252)	9,837	0	(295,415)
Pennsylvania	(349,282)	(15,251)	0	(364,533)
Puerto Rico	0	0	0	0
Rhode Island	(15,005)	46	0	(14,959)
South Carolina	(108,128)	14,324	0	(93,803)
South Dakota	(172,577)	10,709	0	(161,868)
Tennessee	(294,119)	(30,449)	0	(324,569)
Texas	(1,260,234)	63,883	0	(1,196,351)
Utah	(284,032)	2,416	0	(281,615)
Vermont	92,184	2,975	0	95,159
Virginia	(392,718)	(80,227)	0	(472,945)
Washington	(665,841)	26,188	0	(639,654)
West Virginia	(169,579)	6,956	0	(162,623)
Wisconsin	(214,729)	(2,334)	0	(217,063)
Wyoming	(19,714)	(9,698)	0	(29,413)
Other	0	0	0	0
Total	(12,560,925)	22,421	0	(12,538,503)

Summary:	
GA Covered Obligations	765,438,159
Add:	
GA claims incurred directly	0
GA expenses incurred directly	5,116,161
NOLHGA expenses	7,508,761
Remaining Inforce estimate	0
Less:	
Estate/other distributions	714,278,169
Other adjustments	(357,884,521)
Ceding commissions/ policy enhancements	233,590,142
Other recoveries (litigation, estate distributions, etc.)	200,617,794
Adjusted GA Costs	(12,538,503)
Per State breakdown	(12,538,503)

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,900,000	0	69,317	0	0	0	0	0
283,000	333,000	94,000	125,000	0	0	0	0
953,650	0	120,413	0	0	0	0	0
1,090,241	0	0	0	0	0	0	0
18,173,100	24,700,000	573,100	1,000,000	0	0	0	0
2,150,102	3,128,840	149,714	70,000	0	21,787	0	0
785,000	731,234	0	0	0	0	0	0
GA claims incurred directly	0	87,000	0	0	0	0	0
GA expenses incurred directly	100,000	113,572	5,000	10,656	0	0	0
NOLHGA expenses	6,100,000	0	500,000	0	0	0	0
Remaining Inforce estimate	1,806,365	0	93,635	4,595	0	0	0
366,380	0	14,880	0	30	0	0	0
2,549,400	1,180,454	200,600	0	0	0	0	0
Estate/other distributions	5,500,000	6,070,000	500,000	1,635,000	0	0	0
Other adjustments	1,098,547	0	299,899	0	0	0	0
Ceding commissions/ policy enhancements	1,000,000	0	0	0	0	0	0
Other recoveries (litigation, estate distributions, etc.)	10,331,657	10,251,563	2,835,989	2,840,382	99,323	98,105	0
1,368,000	0	57,000	0	0	0	0	0
791,200	0	800	0	0	0	0	0
148,500	0	2,326,500	0	0	0	0	0
1,670,000	2,125,000	106,000	200,000	0	0	0	0
5,200,000	6,695,134	750,000	0	0	0	0	0
752,000	0	48,000	0	0	0	0	0
3,236,920	0	263,260	0	0	0	0	0
1,931,899	0	167,986	0	0	0	0	0
983,250	0	51,557	0	0	0	0	0
874,200	0	28,400	0	0	0	0	0
200,000	0	5,000	0	0	0	0	0
500,000	500,000	0	0	0	0	0	0
3,800,000	5,462,500	200,000	287,500	0	0	0	0
1,365,200	0	268,100	0	0	0	0	0
4,940,000	0	760,000	0	0	0	0	0
841,750	987,350	83,230	97,650	0	0	0	0
2,658,420	0	51,801	0	0	0	0	0
3,500,000	0	0	0	0	0	0	0
115,320	0	8,680	0	0	0	0	0
900,000	0	100,000	0	0	0	0	0
1,995,000	400,000	289,000	0	0	0	0	0
4,640,000	0	610,000	0	0	0	0	0
11,695,474	15,038,085	369,492	470,127	3,471	4,590	0	0
1,305,629	1,917,485	49,370	72,515	0	0	0	0
67,000	0	3,000	0	0	0	0	0
2,275,289	2,486,497	225,549	26,203	38,720	37,000	0	0
8,284,000	8,100,000	385,000	0	0	0	0	0
1,941,321	2,453,052	293,679	342,842	0	26	0	0
182,226	282,636	67,454	104,537	0	0	0	0
122,437,040	92,956,402	13,028,405	7,287,007	141,544	161,508	0	0

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	18,219	0	208,166	0	226,385
Alaska	0	0	0	0	0
Arizona	16,185	0	1,287,015	0	1,303,200
Arkansas	(39,360)	0	8,967	0	(30,393)
California	0	0	0	0	0
Colorado	3,671	0	274,866	0	278,537
Connecticut	0	0	0	0	0
Delaware	1,441	0	328	0	1,769
Dist. of Columbia	(1,265)	0	(1,120)	0	(2,385)
Florida	165,412	0	10,067,787	0	10,233,200
Georgia	45,785	0	10,296,605	0	10,342,390
Hawaii	33,338	0	23,003	0	56,341
Idaho	0	0	(11,499)	0	(11,499)
Illinois	57,468	0	2,295,271	0	2,352,739
Indiana	25,878	0	(40,259)	0	(14,381)
Iowa	0	0	12,423	0	12,423
Kansas	(4,315)	0	576,590	0	572,275
Kentucky	0	0	0	0	0
Louisiana	44,783	0	172,235	0	217,018
Maine	0	0	(857)	0	(857)
Maryland	3,223	0	845,085	0	848,308
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	13,756	0	1,075,727	0	1,089,482
Missouri	11,764	0	1,776,844	0	1,788,608
Montana	1,334	0	101,927	0	103,261
Nebraska	0	0	0	0	0
Nevada	58,380	0	4,165	0	62,545
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	(977)	0	391,225	0	390,248
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	2,387,029	0	2,387,029
Ohio	87,837	0	459,564	0	547,400
Oklahoma	4,012	0	177,855	0	181,866
Oregon	0	0	0	0	0
Pennsylvania	(295,773)	0	(248,913)	0	(544,686)
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	(1,120)	0	1,994,369	0	1,993,249
Tennessee	26,690	0	1,258,260	0	1,284,950
Texas	0	0	0	0	0
Utah	0	0	(63)	0	(63)
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	(1,172)	0	39,033	0	37,861
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
<b>Total</b>	<b>275,196</b>	<b>0</b>	<b>35,431,627</b>	<b>0</b>	<b>35,706,823</b>

Summary:	
GA Covered Obligations	47,709,013
Add:	
GA claims incurred directly	30,843,581
GA expenses incurred directly	3,937,935
NOLHGA expenses	5,781,169
Remaining Inforce estimate	22,136,008
Less:	
Estate/other distributions	0
Other adjustments	43,815,429
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	30,885,454
Adjusted GA Costs	35,706,823
Per State breakdown	35,706,823

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
21,578	0	0	0	0	0	0	0
0	0	0	0	35,214	0	0	0
0	0	0	0	1,800,000	0	0	0
0	0	0	0	9,437,552	0	0	0
0	0	0	0	64,500	0	0	0
200,000	0	0	0	3,100,000	1,100,000	0	0
11,383	0	529	0	235,088	0	0	0
0	0	0	0	400,000	0	0	0
55,000	0	0	0	295,000	0	0	0
0	0	0	0	2,402,000	0	0	0
0	0	0	0	1,610,000	0	0	0
0	0	0	0	150,000	0	0	0
287,961	0	529	0	19,529,354	1,100,000	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	(860,046)	0	0	(860,046)
Alaska	11,738	0	0	11,738
Arizona	2,519,011	89,616	0	2,608,627
Arkansas	3,126,480	63,092	0	3,189,573
California	7,639,201	49,451	0	7,688,652
Colorado	343,888	0	0	343,888
Connecticut	72,111	2,431	0	74,542
Delaware	37,607	0	0	37,607
Dist. of Columbia	4,341	0	0	4,341
Florida	36,043	0	0	36,043
Georgia	854,385	0	0	854,385
Hawaii	13,837	0	0	13,837
Idaho	100,138	1,730	0	101,868
Illinois	41,229,531	7,981	0	41,237,512
Indiana	9,985,943	0	0	9,985,943
Iowa	17,735,623	5,714	0	17,741,337
Kansas	15,489,122	0	0	15,489,122
Kentucky	8,096,449	0	0	8,096,449
Louisiana	2,106,969	0	0	2,106,969
Maine	5,691	0	0	5,691
Maryland	155,895	0	0	155,895
Massachusetts	0	0	0	0
Michigan	302,856	0	0	302,856
Minnesota	234,430	0	0	234,430
Mississippi	(217,902)	0	0	(217,902)
Missouri	109,253,292	135,916	0	109,389,208
Montana	91,406	0	0	91,406
Nebraska	3,195,039	0	0	3,195,039
Nevada	76,689	0	0	76,689
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	87,328	0	0	87,328
New York	0	0	0	0
North Carolina	(482,196)	0	0	(482,196)
North Dakota	7,457	0	0	7,457
Ohio	13,217,833	0	0	13,217,833
Oklahoma	11,961,158	0	0	11,961,158
Oregon	120,386	0	0	120,386
Pennsylvania	2,458,605	(1,518)	0	2,457,086
Puerto Rico	0	0	0	0
Rhode Island	8,818	0	0	8,818
South Carolina	(263,735)	0	0	(263,735)
South Dakota	105,010	0	0	105,010
Tennessee	4,635,175	14,413	0	4,649,589
Texas	1,909,904	(1,417)	0	1,908,487
Utah	48,550	0	0	48,550
Vermont	1,856	0	0	1,856
Virginia	67,971	389	0	68,360
Washington	94,808	0	0	94,808
West Virginia	51,037	0	0	51,037
Wisconsin	389,683	5,368	0	395,051
Wyoming	32,400	0	0	32,400
Other	0	0	0	0
Total	256,091,814	373,166	0	256,464,981

Summary:	
GA Covered Obligations	473,925,261
Add:	
GA claims incurred directly	166,724,814
GA expenses incurred directly	23,656,232
NOLHGA expenses	32,181,442
Remaining Inforce estimate	161,039,437
Less:	
Estate/other distributions	0
Other adjustments	473,925,261
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	127,136,945
Adjusted GA Costs	256,464,981
Per State breakdown	256,464,981

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0
2,500,000	0	0	0	0	0	0	0
210,000	0	0	0	0	0	0	0
99,230	0	0	0	0	0	0	0
42,000,000	0	600,000	0	0	0	0	0
3,000,000	0	0	0	0	0	0	0
15,100,000	0	0	0	0	0	0	0
10,000,000	0	0	0	0	0	0	0
12,097,362	0	0	0	0	0	0	0
49,995,930	0	0	0	0	0	0	0
7,600,000	0	0	0	0	0	0	0
9,700,000	0	0	0	0	0	0	0
2,080,000	0	0	0	0	0	0	0
20,000	0	0	0	0	0	0	0
19,061,000	0	0	0	0	0	0	0
150,000	0	0	0	0	0	0	0
35,000	0	0	0	0	0	0	0
173,648,522	0	600,000	0	0	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	441,199	0	441,199
Alaska	0	13,721	0	13,721
Arizona	0	1,350,463	0	1,350,463
Arkansas	0	533,607	0	533,607
California	0	11,045,500	0	11,045,500
Colorado	0	1,820,852	0	1,820,852
Connecticut	0	0	0	0
Delaware	0	137,488	0	137,488
Dist. of Columbia	0	44,188	0	44,188
Florida	0	7,347,889	0	7,347,889
Georgia	0	1,432,096	0	1,432,096
Hawaii	0	78,193	0	78,193
Idaho	0	124,634	0	124,634
Illinois	0	2,214,482	0	2,214,482
Indiana	0	5,434,805	0	5,434,805
Iowa	0	1,093,669	0	1,093,669
Kansas	0	719,936	0	719,936
Kentucky	0	475,982	0	475,982
Louisiana	0	206,105	0	206,105
Maine	0	0	0	0
Maryland	0	385,274	0	385,274
Massachusetts	0	0	0	0
Michigan	0	5,585,601	0	5,585,601
Minnesota	0	2,615,519	0	2,615,519
Mississippi	0	165,803	0	165,803
Missouri	0	569,490	0	569,490
Montana	0	48,024	0	48,024
Nebraska	0	1,044,769	0	1,044,769
Nevada	0	590,597	0	590,597
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	182,601	0	182,601
New York	0	0	0	0
North Carolina	0	5,751,688	0	5,751,688
North Dakota	0	89,699	0	89,699
Ohio	0	5,072,122	0	5,072,122
Oklahoma	0	5,587,377	0	5,587,377
Oregon	0	181,141	0	181,141
Pennsylvania	0	3,183,439	0	3,183,439
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	373,524	0	373,524
South Dakota	0	0	0	0
Tennessee	0	186,490	0	186,490
Texas	0	14,859,182	0	14,859,182
Utah	0	255,610	0	255,610
Vermont	0	0	0	0
Virginia	0	2,022,956	0	2,022,956
Washington	0	7,189,660	0	7,189,660
West Virginia	0	1,256,542	0	1,256,542
Wisconsin	0	4,571,197	0	4,571,197
Wyoming	0	40,923	0	40,923
Other	0	0	0	0
Total	0	96,324,041	0	96,324,041

Summary:	
GA Covered Obligations	1,335,156,397
Add:	
GA claims incurred directly	215,140,273
GA expenses incurred directly	2,392,298
NOLHGA expenses	3,229,267
Remaining Inforce estimate	0
Less:	
Estate/other distributions	1,025,571,209
Other adjustments	225,230,406
Ceding commissions/ policy enhancements	17,486,425
Other recoveries (litigation, estate distributions, etc.)	191,306,154
Adjusted GA Costs	96,324,041
Per State breakdown	96,324,041

Life	Assessments Called (Billed) or Refunded as of December 31, 2014							
	Allocated Annuity				A&H		Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
Alabama	0	0	0	0	0	0	0	0
Alaska	0	0	0	0	0	0	0	0
Arizona	0	0	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0	0	0
California	658,068	0	0	0	0	0	0	0
Colorado	0	0	15,000,000	0	0	0	0	0
Connecticut	0	0	2,497,230	0	0	166,536	0	0
Delaware	0	0	0	0	0	0	0	0
Dist. of Columbia	0	0	98,000	38,000	0	0	0	0
Florida	0	0	0	0	0	0	0	0
Georgia	0	0	3,500,000	1,385,000	0	0	0	0
Hawaii	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0
Illinois	0	0	0	0	0	0	0	0
Indiana	0	0	0	0	0	0	0	0
Iowa	0	0	0	0	0	0	0	0
Kansas	0	0	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0	0	0
Louisiana	42,570	0	740,430	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0
Maryland	0	0	0	0	0	0	0	0
Massachusetts	0	0	6,000,000	0	0	0	0	0
Michigan	0	0	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0	0	0
Missouri	0	0	0	0	0	0	0	0
Montana	0	0	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0	0	0
Nevada	0	0	815,000	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0
New Jersey	0	0	0	0	0	0	0	0
New Mexico	0	0	139,987	0	0	0	0	0
New York	0	0	0	0	0	0	0	0
North Carolina	0	6,000	7,000,000	1,494,000	0	0	0	0
North Dakota	0	0	125,000	0	0	0	0	0
Ohio	0	0	6,900,000	0	0	0	0	0
Oklahoma	0	0	7,350,000	0	0	1,550,000	0	0
Oregon	0	0	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0	0	0
Texas	0	0	20,000,000	7,000,000	0	0	0	0
Utah	0	0	350,000	0	0	0	0	0
Vermont	0	0	0	0	0	0	0	0
Virginia	0	0	0	0	0	0	0	0
Washington	0	0	10,000,000	0	0	0	0	0
West Virginia	0	0	1,500,000	375,000	0	0	0	0
Wisconsin	0	0	6,000,000	0	0	0	0	0
Wyoming	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0
Total	700,638	6,000	88,015,647	10,292,000	0	1,716,536	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	2,230	2,230
Alaska	0	0	0	0
Arizona	0	0	587,000	587,000
Arkansas	0	0	320,957	320,957
California	0	0	1,704,561	1,704,561
Colorado	0	0	107,147	107,147
Connecticut	0	0	239,010	239,010
Delaware	0	0	66,503	66,503
Dist. of Columbia	0	0	0	0
Florida	0	0	1,121,161	1,121,161
Georgia	0	0	136,948	136,948
Hawaii	0	0	320,958	320,958
Idaho	0	0	0	0
Illinois	0	0	664,163	664,163
Indiana	0	0	91,140	91,140
Iowa	0	0	86,488	86,488
Kansas	0	0	0	0
Kentucky	0	0	130,261	130,261
Louisiana	0	0	88,236	88,236
Maine	0	0	21	21
Maryland	0	0	837,984	837,984
Massachusetts	0	0	176,836	176,836
Michigan	0	0	1,169,588	1,169,588
Minnesota	0	0	261,835	261,835
Mississippi	0	0	31,747	31,747
Missouri	0	0	144,326	144,326
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	226,344	226,344
New Hampshire	0	0	158,289	158,289
New Jersey	0	0	601,244	601,244
New Mexico	0	0	271,327	271,327
New York	0	0	0	0
North Carolina	0	0	954,053	954,053
North Dakota	0	0	0	0
Ohio	0	0	1,588,928	1,588,928
Oklahoma	0	0	0	0
Oregon	0	0	56,316	56,316
Pennsylvania	0	0	962,591	962,591
Puerto Rico	0	0	0	0
Rhode Island	0	0	69,047	69,047
South Carolina	0	0	490,234	490,234
South Dakota	0	0	0	0
Tennessee	0	0	140,072	140,072
Texas	0	0	875,236	875,236
Utah	0	0	71,177	71,177
Vermont	0	0	0	0
Virginia	0	0	206,856	206,856
Washington	0	0	548,732	548,732
West Virginia	0	0	71,892	71,892
Wisconsin	0	0	0	0
Wyoming	0	0	132,713	132,713
Other	0	0	0	0
Total	0	0	15,714,152	15,714,152

Summary:	
GA Covered Obligations	14,469,502
Add:	
GA claims incurred directly	12,500
GA expenses incurred directly	509,231
NOLHGA expenses	441,728
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	(65,342)
Ceding commissions/ policy enhancements	(914,194)
Other recoveries (litigation, estate distributions, etc.)	698,345
Adjusted GA Costs	15,714,152
Per State breakdown	15,714,152

Assessments Called (Billed) or Refunded as of December 31, 2014								
Life	Allocated Annuity		A&H		Unallocated Annuity			
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
	0	0	0	0	130,000	0	0	0
	0	0	0	0	296,801	0	0	0
	0	0	0	0	1,100,000	0	0	0
	0	0	0	0	800,000	0	0	0
	0	0	0	0	1,000,000	0	0	0
	0	0	0	0	167,065	0	0	0
	0	0	0	0	321,212	9,982	0	0
	0	0	0	0	1,700,000	0	0	0
	0	0	0	0	546,000	0	0	0
	0	0	0	0	900,000	0	0	0
	0	0	0	0	77,668	0	0	0
	0	0	0	0	165,000	0	0	0
	0	0	0	0	7,203,746	9,982	0	0

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	12,620	0	12,620
Alaska	0	0	2,853	0	2,853
Arizona	0	0	105,793	0	105,793
Arkansas	0	0	3,161	0	3,161
California	0	0	2,766,036	0	2,766,036
Colorado	0	0	50,429	0	50,429
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	0	0	13,243,836	0	13,243,836
Georgia	0	0	5,522	0	5,522
Hawaii	0	0	0	0	0
Idaho	0	0	19,236	0	19,236
Illinois	0	0	1,729,698	0	1,729,698
Indiana	0	0	2,258,690	0	2,258,690
Iowa	0	0	0	0	0
Kansas	0	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	0	0	30,566	0	30,566
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	5,948	0	5,948
Missouri	0	0	0	0	0
Montana	0	0	27,024	0	27,024
Nebraska	0	0	1,320,401	0	1,320,401
Nevada	0	0	306	0	306
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	(217,869)	0	(217,869)
New York	0	0	0	0	0
North Carolina	0	0	(404,662)	0	(404,662)
North Dakota	0	0	957	0	957
Ohio	0	0	2,747,043	0	2,747,043
Oklahoma	0	0	(272,323)	0	(272,323)
Oregon	0	0	45,885	0	45,885
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	(147,907)	0	(147,907)
South Dakota	0	0	1,448	0	1,448
Tennessee	0	0	3,093	0	3,093
Texas	0	0	31,095	0	31,095
Utah	0	0	12,848	0	12,848
Vermont	0	0	0	0	0
Virginia	0	0	1,183,767	0	1,183,767
Washington	0	0	0	0	0
West Virginia	0	0	32,729	0	32,729
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	0	0	24,598,224	0	24,598,224

Summary:	
GA Covered Obligations	19,100,732
Add:	
GA claims incurred directly	19,100,732
GA expenses incurred directly	2,649,723
NOLHGA expenses	4,904,975
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	19,100,732
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	2,057,206
Adjusted GA Costs	24,598,224
Per State breakdown	24,598,224

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	31,891	0	0
0	0	0	0	11,500,000	0	0	0
0	0	0	0	29,400	0	0	0
0	0	0	0	2,500,000	0	0	0
0	0	0	0	1,500,000	0	0	0
0	0	0	0	2,000,000	0	0	0
0	0	0	0	1,149,991	0	0	0
0	0	0	0	500,000	0	0	0
0	0	0	0	19,179,391	31,891	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	89,339,131	0	0	89,339,131
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
<b>Total</b>	<b>89,339,131</b>	<b>0</b>	<b>0</b>	<b>89,339,131</b>

Summary:	
GA Covered Obligations	183,593,657
Add:	
GA claims incurred directly	21,125,678
GA expenses incurred directly	3,721,756
NOLHGA expenses	12,336,592
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	88,982,179
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	42,456,374
Adjusted GA Costs	89,339,131
Per State breakdown	89,339,131

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
94,939,000	0	0	0	0	0	0	0
94,939,000	0	0	0	0	0	0	0

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Estimated Net Costs as of <b>September 30, 2015</b>				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	4,591	0	27	4,618
Alaska	0	0	0	0
Arizona	7,270	2	4	7,277
Arkansas	5,605	0	3	5,609
California	43,640	0	3	43,643
Colorado	15,115	0	1	15,117
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	23,745	67	0	23,812
Georgia	14,699	0	2	14,701
Hawaii	0	0	0	0
Idaho	141	0	0	141
Illinois	2,385	0	0	2,385
Indiana	2,081	0	0	2,081
Iowa	358	0	0	358
Kansas	9,066	0	1	9,068
Kentucky	2,444	0	0	2,444
Louisiana	9,564	0	6	9,571
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	589	0	1	590
Minnesota	201	0	0	201
Mississippi	2,399	0	0	2,399
Missouri	11,043	3	3	11,049
Montana	100	0	0	100
Nebraska	439	0	0	439
Nevada	1,572	0	1	1,573
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	3,027	0	0	3,027
New York	0	0	0	0
North Carolina	9,935	0	0	9,936
North Dakota	35	0	0	35
Ohio	3,475	0	0	3,475
Oklahoma	41,483	1,066	195	42,744
Oregon	656	0	0	656
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	3,525	0	0	3,525
South Dakota	99	0	0	99
Tennessee	13,670	0	3	13,674
Texas	129,827	290	152	130,269
Utah	557	0	0	557
Vermont	0	0	0	0
Virginia	1,847	4	0	1,851
Washington	667	0	0	667
West Virginia	153	0	0	153
Wisconsin	187	0	0	187
Wyoming	132	0	0	132
Other	0	0	0	0
<b>Total</b>	<b>366,322</b>	<b>1,432</b>	<b>406</b>	<b>368,160</b>

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	368,160
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	368,160
Per State breakdown	368,160

Assessments Called (Billed) or Refunded as of <b>December 31, 2014</b>							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
9,571	0	0	0	0	0	0	0
9,571	0	0	0	0	0	0	0
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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	71,325	0	0	71,325
Alaska	0	0	0	0	0
Arizona	40,111	920,032	42,796	0	1,002,939
Arkansas	0	0	0	0	0
California	393,114	327,244	0	0	720,358
Colorado	0	707,782	0	0	707,782
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	2,463	1,484,502	0	0	1,486,965
Georgia	0	0	0	0	0
Hawaii	0	5,029	0	0	5,029
Idaho	0	118,045	0	0	118,045
Illinois	190	1,060,934	39,224	0	1,100,349
Indiana	402	167,955	0	0	168,356
Iowa	62,470	2,203,763	0	0	2,266,233
Kansas	0	1,137,325	0	0	1,137,325
Kentucky	0	41,350	0	0	41,350
Louisiana	0	0	0	0	0
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	351,552	14,845,755	0	0	15,197,307
Mississippi	0	0	0	0	0
Missouri	909	118,861	0	0	119,770
Montana	7,735	1,592,987	0	0	1,600,722
Nebraska	0	1,562,632	0	0	1,562,632
Nevada	0	115,034	0	0	115,034
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	119,389	0	0	119,389
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	16,781	924,808	0	0	941,589
Ohio	0	133,331	0	0	133,331
Oklahoma	6,814	357,574	0	0	364,388
Oregon	0	194,050	0	0	194,050
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	0	0	0
South Dakota	0	1,122,373	0	0	1,122,373
Tennessee	3,872	341,525	0	0	345,397
Texas	0	0	0	0	0
Utah	0	116,089	0	0	116,089
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	854,099	0	0	854,099
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	1,423,097	0	0	1,423,097
Other	0	0	0	0	0
Total	886,413	32,066,889	82,021	0	33,035,323

Summary:	
GA Covered Obligations	68,990,674
Add:	
GA claims incurred directly	48,880,235
GA expenses incurred directly	2,934,121
NOLHGA expenses	795,204
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	46,699,950
Ceding commissions/ policy enhancements	301,656
Other recoveries (litigation, estate distributions, etc.)	41,563,304
Adjusted GA Costs	33,035,323
Per State breakdown	33,035,323

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	102,000	0	0	0
281,955	0	921,320	0	0	0	0	0
250,000	1,100,000	1,200,000	0	74,000	0	0	0
0	0	9,207,039	860,000	0	215,835	0	0
7,301	0	0	0	0	0	0	0
0	0	113,900	0	56,100	0	0	0
0	0	1,700,000	750,000	70,000	51,000	0	0
0	0	0	0	69,378	0	0	0
0	0	6,136,927	0	16,840	0	0	0
0	0	1,700,000	0	0	0	0	0
0	0	48,000	11,348	32,000	17,073	0	0
1,500,000	120,000	35,000,000	8,480,000	7,000	0	0	0
40,000	0	60,000	0	100,000	0	0	0
0	0	3,803,133	0	0	0	0	0
0	0	1,746,686	0	500,000	400,000	0	0
0	0	154,836	14,630	0	0	0	0
0	0	100,532	0	0	0	0	0
29,200	0	2,132,196	0	31,540	0	0	0
0	0	100,000	0	50,000	0	0	0
1,347,500	24,000	828,850	134,000	2,018,650	42,000	0	0
0	0	537,486	0	0	0	0	0
200,000	0	2,109,508	403,631	100,000	0	0	0
25,000	0	275,000	0	165,000	0	0	0
7,602	0	21,182	0	1,053,560	0	0	0
10,000	0	140,000	0	89,700	0	0	0
0	0	2,000,000	0	0	0	0	0
0	0	2,300,000	2,337,876	0	0	0	0
3,798,558	1,244,000	75,236,595	12,991,485	4,535,768	725,908	0	0

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	724	719	281	0	1,723
Alaska	620	3	78	0	700
Arizona	4,561	2,019	2,099	0	8,679
Arkansas	837	318	405	0	1,559
California	24,106	4,052	23,241	0	51,399
Colorado	4,564	1,100	2,647	0	8,312
Connecticut	5,636	1,595	6,778	0	14,009
Delaware	387	155	340	0	883
Dist. of Columbia	678	148	549	0	1,374
Florida	14,702	6,018	9,560	0	30,281
Georgia	1,913	1,793	1,320	0	5,026
Hawaii	1,402	211	223	0	1,835
Idaho	526	1	131	0	657
Illinois	7,432	2,787	6,160	0	16,379
Indiana	2,376	977	1,925	0	5,278
Iowa	3,168	1,011	1,888	0	6,067
Kansas	2,941	979	4,433	0	8,353
Kentucky	665	843	1,208	0	2,717
Louisiana	0	0	0	0	0
Maine	1,147	773	673	0	2,593
Maryland	4,536	1,290	8,116	0	13,943
Massachusetts	9,950	17,664	7,063	0	34,677
Michigan	10,555	2,331	8,718	0	21,604
Minnesota	3,811	1,835	5,298	0	10,945
Mississippi	301	515	299	0	1,115
Missouri	3,755	787	3,198	0	7,740
Montana	532	242	259	0	1,033
Nebraska	1,992	588	909	0	3,489
Nevada	1,619	461	613	0	2,694
New Hampshire	1,563	400	893	0	2,857
New Jersey	6,425	4,800	24,019	0	35,245
New Mexico	1,844	358	334	0	2,535
New York	27,176	16,309	40,075	0	83,561
North Carolina	3,122	1,438	6,134	0	10,694
North Dakota	107	599	28	0	734
Ohio	6,853	1,869	4,746	0	13,468
Oklahoma	1,202	754	371	0	2,326
Oregon	2,176	868	1,586	0	4,631
Pennsylvania	12,443	3,178	8,431	0	24,053
Puerto Rico	0	0	0	0	0
Rhode Island	753	476	1,420	0	2,648
South Carolina	1,333	961	4,169	0	6,462
South Dakota	856	365	380	0	1,601
Tennessee	1,243	1,083	1,167	0	3,494
Texas	11,366	2,401	3,601	0	17,368
Utah	1,456	522	195	0	2,172
Vermont	572	109	543	0	1,224
Virginia	2,582	1,207	2,010	0	5,799
Washington	7,440	1,679	5,005	0	14,125
West Virginia	608	329	774	0	1,711
Wisconsin	5,428	3,059	4,527	0	13,014
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	211,985	93,983	208,817	0	514,786

Summary:	
GA Covered Obligations	789,601,673
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	514,786
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	789,601,673
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	514,786
Per State breakdown	514,786

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
250	490	0	0	0	0	0	0
3,367	0	0	0	0	0	0	0
1,521	0	228	0	304	0	0	0
5,138	490	228	0	304	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	(8,176)	(3,603)	0	(11,779)
Alaska	(1,205)	(538)	0	(2,254)
Arizona	(3,024)	(8,072)	0	(11,096)
Arkansas	(880)	(2,811)	0	(3,693)
California	31,040	14,305	0	45,345
Colorado	0	0	0	0
Connecticut	(20,216)	(83,381)	0	(1,225)
Delaware	2,715	1,262	0	372
Dist. of Columbia	0	0	0	0
Florida	(24,867)	(30,313)	0	(55,180)
Georgia	38,224	18,909	0	2,651
Hawaii	89	2	0	92
Idaho	154	36	0	190
Illinois	(15,920)	(49,147)	0	(4,177)
Indiana	10,303	25,505	0	1,284
Iowa	(6,094)	(2,919)	0	(9,014)
Kansas	2,509	1,685	0	4,195
Kentucky	(14,584)	(4,853)	0	(19,436)
Louisiana	0	0	0	0
Maine	(2,501)	(17,296)	0	(628)
Maryland	(6,995)	(8,917)	0	(15,912)
Massachusetts	(12,914)	(4,180)	0	(17,094)
Michigan	(25,372)	(208,236)	0	(112,257)
Minnesota	(6,445)	(6,227)	0	(6,734)
Mississippi	3,048	2,730	0	5,778
Missouri	6,682	4,387	0	11,069
Montana	(5,931)	(2,219)	0	(8,150)
Nebraska	(2,117)	(6,089)	0	(8,206)
Nevada	79	42	0	121
New Hampshire	(7,965)	(35,680)	0	(43,645)
New Jersey	(49,767)	(270,381)	0	(15,274)
New Mexico	1,038	1,259	0	2,297
New York	(94,741)	(253,100)	0	(9,196)
North Carolina	(10,940)	(10,733)	0	(627)
North Dakota	4,457	356	0	4,812
Ohio	(24,175)	(31,371)	0	(5,570)
Oklahoma	(4,438)	(1,857)	0	(6,296)
Oregon	(1,326)	(8,619)	0	(9,946)
Pennsylvania	(41,751)	(23,594)	0	(6,910)
Puerto Rico	(59)	(155)	0	(214)
Rhode Island	(921)	(384)	0	(1,305)
South Carolina	(8,203)	(5,271)	0	(13,474)
South Dakota	129	12	0	141
Tennessee	(8,818)	(1,807)	0	(10,624)
Texas	(25,149)	(7,744)	0	(3,920)
Utah	2,005	932	0	3,238
Vermont	(1,202)	(15,541)	0	(3,802)
Virginia	(3,691)	(3,212)	0	(6,903)
Washington	(3,154)	(18,119)	0	(464)
West Virginia	(3,198)	(674)	0	(3,873)
Wisconsin	(2,766)	(1,410)	0	(4,175)
Wyoming	(3,790)	(50)	0	(3,841)
Other	0	0	0	0
Total	(350,827)	(1,057,077)	0	(163,752)

Summary:
GA Covered Obligations 5,323,073,573
Add:
GA claims incurred directly 0
GA expenses incurred directly 15,185,145
NOLHGA expenses 5,704,561
Remaining Inforce estimate 0
Less:
Estate/other distributions 5,160,590,573
Other adjustments 135,157,781
Ceding commissions/ policy enhancements 0
Other recoveries (litigation, estate distributions, etc.) 49,786,581
Adjusted GA Costs (1,571,656)
Per State breakdown (1,571,656)

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
344,000	0	6,060	0	0	0	0	0
9,158	0	5,158	18,000	0	0	4,558	0
88,885	0	0	0	0	0	0	0
1,212,180	2,100,000	554,820	950,000	0	0	0	0
197,709	0	12,260	0	0	0	0	0
3,223,000	3,223,000	2,322,000	2,322,000	0	0	95,000	95,000
109,750	0	15,250	0	0	0	0	0
390,404	0	27,611	0	128	0	0	0
97,650	165,039	67,350	0	0	0	0	0
2,250,000	6,218,000	2,750,000	3,035,000	0	0	550,000	1,138,000
504,000	0	64,000	0	0	0	0	0
184,000	0	50,000	0	0	0	0	0
694,762	681,287	207,259	203,121	0	0	0	0
44,800	0	200,200	0	0	0	0	0
126,719	0	63,281	0	0	0	0	0
626,000	0	189,000	0	0	0	0	0
380,000	563,200	3,340,000	0	0	0	750,000	0
927,500	0	397,500	0	0	0	0	0
311,500	0	0	0	0	0	0	0
850,104	0	11,428	0	0	0	0	0
145,750	0	59,660	0	0	0	0	0
176,300	0	40,295	0	0	0	0	0
75,100	0	58,300	0	0	0	0	0
140,000	107,002	360,000	446,376	0	0	0	0
1,260,000	1,627,581	3,740,000	4,616,428	0	0	500,000	610,524
1,000,000	0	302,243	0	0	0	0	0
91,500,000	54,000,000	0	0	0	0	0	0
250,000	275,000	250,000	275,000	0	0	0	0
10,253	0	502	0	0	0	0	0
200,000	0	150,000	0	0	0	150,000	0
155,000	148,000	95,000	92,000	0	0	0	0
500,000	0	0	0	0	0	0	0
66,025	0	67,975	0	0	0	0	0
1,900,000	2,065,520	0	0	0	0	0	0
300,000	0	130,000	0	0	0	0	0
678,676	827,200	120,850	147,223	3,545,420	4,321,351	0	0
373,502	318,285	123,276	106,095	3,221	0	0	0
23,000	0	219,500	0	0	0	0	0
683,540	1,010,868	8,711	7,374	398,463	420,000	0	0
51,698	63,442	2,293	351	79,100	95,605	0	0
214,537	0	16,178	0	105,957	0	0	0
113,928,847	73,393,424	16,270,649	12,224,649	4,132,289	4,836,956	2,139,524	1,843,253

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	180	216	(2,616)	0	(2,220)
Alaska	1,492	6,945	0	0	8,438
Arizona	37,267	80,491	2,035	0	119,793
Arkansas	32,972	38,332	(192,864)	0	(121,560)
California	(170,877)	(587,019)	0	0	(757,895)
Colorado	0	0	0	0	0
Connecticut	(11,016)	(16,490)	0	0	(27,507)
Delaware	8,555	18,646	(663)	0	26,538
Dist. of Columbia	0	0	0	0	0
Florida	189,264	463,325	11,982	5,808	670,379
Georgia	(29,654)	(63,636)	(253)	0	(93,543)
Hawaii	0	0	0	0	0
Idaho	1,732	4,434	0	0	6,167
Illinois	(6,659)	(37,127)	(292)	0	(44,077)
Indiana	1,659,729	6,003,652	11,085	4,686,646	12,361,111
Iowa	139,310	358,234	(21,576)	0	475,969
Kansas	75,694	125,187	(24,827)	0	176,054
Kentucky	(6,292)	(3,669)	(690)	0	(10,651)
Louisiana	0	0	0	0	0
Maine	76,265	125,772	20	0	202,057
Maryland	22,070	54,646	(34,407)	0	42,308
Massachusetts	(17,389)	(15,197)	(1,092)	0	(33,677)
Michigan	438,821	797,268	1,346	0	1,237,434
Minnesota	377,919	1,065,236	5,859	0	1,449,014
Mississippi	4,626	15,692	(33,362)	0	(13,044)
Missouri	8,193	23,839	(56,094)	0	(24,062)
Montana	(9,851)	(265)	(195)	0	(10,311)
Nebraska	(308,748)	378,739	(3,388,033)	0	(3,318,043)
Nevada	(54,414)	(57,636)	(8,550)	0	(120,600)
New Hampshire	(5,472)	(8,545)	(50)	0	(14,066)
New Jersey	0	0	0	0	0
New Mexico	(30,194)	(16,596)	(28,840)	0	(75,630)
New York	0	0	0	0	0
North Carolina	(31,379)	(39,076)	(1,097)	0	(71,552)
North Dakota	(65,449)	(44,446)	(1,454)	0	(111,349)
Ohio	173,650	497,110	3,478	11,422	685,659
Oklahoma	(83,022)	(124,557)	(407,703)	0	(615,282)
Oregon	(5,203)	(19,495)	(20)	0	(24,719)
Pennsylvania	299,122	1,031,322	6,742	0	1,337,187
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	58,081	20,034	(504)	0	77,611
South Dakota	58,148	95,517	2,208	0	155,873
Tennessee	25,704	46,526	(7,803)	0	64,427
Texas	103,240	72,769	(2,239,588)	12,542	(2,051,036)
Utah	(26,760)	(3,911)	0	0	(30,671)
Vermont	0	0	0	0	0
Virginia	172,586	805,799	172	0	978,556
Washington	29,718	151,800	262	701	182,481
West Virginia	7,854	17,674	0	0	25,528
Wisconsin	4,585	4,668	890	0	10,143
Wyoming	9,888	17,900	0	0	27,789
Other	0	0	0	0	0
Total	3,154,288	11,284,109	(6,406,496)	4,717,118	12,749,019

Summary:	
GA Covered Obligations	250,904,755
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,556,795
Remaining Inforce estimate	0
Less:	
Estate/other distributions	121,248,273
Other adjustments	2,469
Ceding commissions/ policy enhancements	7,587,731
Other recoveries (litigation, estate distributions, etc.)	110,874,058
Adjusted GA Costs	12,749,019
Per State breakdown	12,749,019

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
98,826	0	81,514	0	3,000	0	0	0
135,583	55,200	33,801	47,371	0	0	0	0
575,300	0	394,119	0	0	0	0	0
203,542	0	0	0	337,005	0	0	0
1,363,025	725,000	3,337,000	1,400,000	450,000	150,000	0	0
10,025	0	245	0	39,730	0	0	0
109,000	0	80,000	0	0	0	0	0
64,500	0	85,500	0	0	0	0	0
1,900,000	0	3,800,000	0	0	0	0	0
3,053,818	0	0	0	0	0	0	0
55,000	0	85,000	0	0	0	0	0
1,100,000	1,046,000	4,700,000	3,988,000	30,000	31,000	30,000	84,000
16,867,025	5,000,000	60,219,197	0	17,051	0	0	0
990,079	0	1,835,190	0	9,720	0	0	0
200,000	0	2,300,000	0	0	0	0	0
264,400	175,256	130,200	87,747	25,200	0	0	0
650,000	0	375,000	0	0	0	0	0
1,350,000	0	0	0	0	0	0	0
150,000	0	0	0	0	0	0	0
4,690,700	2,950,000	4,559,300	708,000	0	0	0	0
3,413,000	1,670,481	5,537,000	2,625,507	26,500	0	0	0
25,000	0	50,000	0	161,306	0	0	0
0	0	300,000	0	0	0	0	0
60,000	0	0	0	0	0	0	0
492,432	0	0	11,100	50,000	0	0	0
51,500	0	87,200	0	0	0	0	0
50,000	0	50,000	0	0	0	0	0
350,000	289,750	250,000	235,250	0	0	0	0
96,400	0	147,500	0	0	0	66,890	0
4,860,000	0	8,640,000	0	0	0	0	0
666,000	432,900	721,000	468,000	414,000	269,100	0	0
166,015	0	738,136	0	0	0	0	0
2,700,000	0	8,300,000	0	0	0	0	0
519,500	0	80,500	0	0	0	0	0
342,154	0	692,351	528,151	57,868	0	0	0
375,000	0	600,000	0	0	0	0	0
2,050,596	1,352,869	53,829	35,583	2,245,379	1,481,438	0	0
23,475	0	0	0	0	0	0	0
2,600,000	1,639,270	8,600,000	12,272,233	25,500	0	0	0
250,000	298,366	700,000	396,051	0	0	0	0
332,438	235,821	4,165	4,869	79,887	100,588	0	0
180,000	0	80,000	0	0	0	0	0
0	389,762	0	389,761	0	0	0	0
53,434,308	16,260,675	117,647,747	23,197,623	3,972,146	2,032,126	96,890	84,000

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	12,104	0	12,104
Alaska	0	0	0	0
Arizona	0	743,715	0	743,715
Arkansas	0	187,090	0	187,090
California	592	3,742,149	3,234	3,745,975
Colorado	0	2,443,160	0	2,443,160
Connecticut	0	9,557	0	9,557
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	1,411	2,375,761	0	2,377,172
Georgia	440	216,645	2,820	219,905
Hawaii	0	9,933	0	9,933
Idaho	0	16,744	0	16,744
Illinois	0	19,679	0	19,679
Indiana	0	76,980	0	76,980
Iowa	0	10,548	0	10,548
Kansas	0	41,225	0	41,225
Kentucky	0	4,611	0	4,611
Louisiana	38	105,792	0	105,830
Maine	0	7,409	0	7,409
Maryland	0	37,940	0	37,940
Massachusetts	0	0	0	0
Michigan	0	27,916	0	27,916
Minnesota	0	55,687	0	55,687
Mississippi	0	103,850	0	103,850
Missouri	0	30,610	0	30,610
Montana	0	21,689	0	21,689
Nebraska	0	324,697	0	324,697
Nevada	0	271,686	0	271,686
New Hampshire	0	0	0	0
New Jersey	0	1,591	0	1,591
New Mexico	0	323,156	0	323,156
New York	0	0	0	0
North Carolina	0	556,891	0	556,891
North Dakota	0	22,515	0	22,515
Ohio	0	60,458	0	60,458
Oklahoma	0	180,454	0	180,454
Oregon	0	42,751	0	42,751
Pennsylvania	0	47,330	0	47,330
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	2,415	0	2,415
Tennessee	0	16,872	0	16,872
Texas	126	659,235	0	659,361
Utah	0	45,150	0	45,150
Vermont	0	10,534	0	10,534
Virginia	0	157,103	0	157,103
Washington	0	62,235	0	62,235
West Virginia	0	12,141	0	12,141
Wisconsin	0	10,875	0	10,875
Wyoming	0	28,867	0	28,867
Other	0	0	0	0
<b>Total</b>	<b>2,607</b>	<b>13,137,752</b>	<b>6,054</b>	<b>13,146,413</b>

Summary:	
GA Covered Obligations	110,355,316
Add:	
GA claims incurred directly	669,896
GA expenses incurred directly	784,288
NOLHGA expenses	603,230
Remaining Inforce estimate	0
Less:	
Estate/other distributions	81,145,732
Other adjustments	(1,295,162)
Ceding commissions/ policy enhancements	3,477,487
Other recoveries (litigation, estate distributions, etc.)	15,938,261
Adjusted GA Costs	13,146,413
Per State breakdown	13,146,413

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	644,884	0	0	0	0	0
123,926	0	0	0	0	0	0	0
97,750	150,000	9,531,750	4,870,000	627,500	900,000	0	0
0	0	4,750,000	36,245,050	0	0	0	0
0	0	5,300,000	142,450	0	0	0	0
664	0	380,963	1,461	0	0	0	0
0	0	23,025	0	33	0	0	0
0	0	20,000	0	0	0	0	0
0	0	75,000	0	0	0	0	0
3,050	0	301,950	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	79,000	0	0	0	0	0
0	0	125,000	0	0	0	0	0
288,530	0	0	0	0	0	0	0
0	0	831,523	0	0	0	0	0
0	0	604,300	0	0	0	0	0
0	0	275,000	175,000	0	0	0	0
0	0	86,000	63,400	0	0	0	0
0	0	150,000	0	0	0	0	0
0	0	550,000	225,000	0	0	0	0
62,251	35,419	389,989	221,891	1,148,044	653,198	0	0
0	0	95,000	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	130,000	0	10,000	0	0	0
0	0	60,784	0	0	0	0	0
0	0	0	163,676	0	90,832	0	0
0	0	90,000	0	0	0	0	0
576,171	185,419	24,494,168	42,107,928	1,785,577	1,644,030	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	9,971	554,803	0	564,774
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	21,674	1,225,511	0	1,247,185
Connecticut	0	0	0	0
Delaware	331,350	8,196,307	0	8,527,657
Dist. of Columbia	0	0	0	0
Florida	2,510,211	51,626,222	0	54,136,432
Georgia	220,827	548,495	0	769,322
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	0	0	0	0
Indiana	91,513	6,763,465	0	6,854,979
Iowa	602,797	5,481,468	0	6,084,265
Kansas	37,594	804,428	0	842,022
Kentucky	0	0	0	0
Louisiana	36,181	3,446,922	0	3,483,103
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	937,784	26,857,638	0	27,795,421
Minnesota	0	0	0	0
Mississippi	6,595	3,169,057	0	3,175,651
Missouri	78,909	1,732,106	0	1,811,015
Montana	0	(9,570)	0	(9,570)
Nebraska	134,881	2,261,350	0	2,396,231
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	(3,285)	(19,811)	0	(23,096)
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	71,059	0	71,059
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	19,921	37,380	0	57,301
South Dakota	0	49,608	0	49,608
Tennessee	106,825	8,022,911	0	8,129,736
Texas	339,335	24,838,371	0	25,177,706
Utah	0	(19,305)	0	(19,305)
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	72,900	1,551,893	0	1,624,794
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	5,555,981	147,190,307	0	152,746,288

Summary:
GA Covered Obligations 419,826,573
Add:
GA claims incurred directly (2,321,488)
GA expenses incurred directly 2,861,498
NOLHGA expenses 5,124,565
Remaining Inforce estimate 0
Less:
Estate/other distributions 100,737
Other adjustments 3,944,359
Ceding commissions/ policy enhancements 17,758,201
Other recoveries (litigation, estate distributions, etc.) 250,941,563
Adjusted GA Costs 152,746,288
Per State breakdown 152,746,288

Assessments Called (Billed) or Refunded as of December 31, 2014								
Life	Allocated Annuity		A&H		Unallocated Annuity			
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
	0	0	0	1,924,620	0	0	0	0
	3,006,453	0	10,258,760	0	0	0	984,787	0
	0	0	85,429,492	0	0	0	0	0
	594,918	0	1,435,372	40,044	0	0	0	0
	0	0	0	0	0	0	0	0
	811,575	0	8,763,450	0	0	0	0	0
	0	0	1,150,000	0	0	0	0	0
	137,291	0	7,008,009	0	0	0	0	0
	2,450,000	0	37,500,000	5,992,034	0	0	0	0
	3,954,136	0	3,293,237	0	0	0	1,549,049	0
	290,680	0	4,195,650	0	0	0	0	0
	206,913	0	3,856,826	0	0	0	0	0
	0	0	90,000	0	0	0	0	0
	0	0	105,700	0	0	0	0	0
	0	0	122,999	0	0	0	0	0
	275,000	0	22,000,000	0	0	0	0	0
	762,331	176,299	47,665,333	11,052,967	0	0	0	0
	0	0	67,000	0	0	0	0	0
	778,453	76,456	3,419,739	2,684,689	0	0	51,813	0
	13,267,750	252,755	236,361,567	21,694,354	0	0	2,585,649	0

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	22,361	0	20,891	0	43,252
Alaska	0	0	0	0	0
Arizona	49,752	0	549,364	0	599,117
Arkansas	(106,027)	0	90,055	0	(15,972)
California	0	0	0	0	0
Colorado	196,465	0	1,274,337	0	1,470,802
Connecticut	0	0	0	0	0
Delaware	0	0	0	0	0
Dist. of Columbia	0	0	0	0	0
Florida	258,284	0	50,684,967	0	50,943,252
Georgia	613,908	0	9,269,393	0	9,883,301
Hawaii	0	0	0	0	0
Idaho	145,707	0	282,271	0	427,978
Illinois	139,195	0	11,914,424	0	12,053,619
Indiana	53,157	0	1,532,907	0	1,586,064
Iowa	446,501	0	549,232	0	995,733
Kansas	74,244	0	229,218	0	303,462
Kentucky	123,926	0	16,057,502	0	16,181,428
Louisiana	201,607	0	997,770	0	1,199,377
Maine	0	0	0	0	0
Maryland	(19,370)	0	533,444	0	514,074
Massachusetts	0	0	0	0	0
Michigan	10,309	0	666,370	0	676,678
Minnesota	74,880	0	121,937	0	196,817
Mississippi	112,038	0	11,327	0	123,365
Missouri	200,927	0	9,550,787	0	9,751,714
Montana	79,423	0	269,378	0	348,801
Nebraska	245,006	0	895,963	0	1,140,968
Nevada	(2,824)	0	4,376,954	0	4,374,129
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	93,913	0	612,878	0	706,791
New York	0	0	0	0	0
North Carolina	(85,492)	0	2,443,787	0	2,358,295
North Dakota	17,911	0	7,382	0	25,294
Ohio	238,706	0	9,752,456	0	9,991,162
Oklahoma	106,148	0	450,437	0	556,585
Oregon	65,326	0	197,912	0	263,238
Pennsylvania	35,915	0	1,204,019	0	1,239,934
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	4,910	0	4,910
South Carolina	13,138	0	2,159,856	0	2,172,994
South Dakota	10,617	0	180,779	0	191,396
Tennessee	127,065	0	1,515,980	0	1,643,046
Texas	157,453	0	2,652,027	0	2,809,480
Utah	114,419	0	37,361	0	151,780
Vermont	0	0	0	0	0
Virginia	76,850	0	1,602,174	0	1,679,024
Washington	23,265	0	1,225,718	0	1,248,983
West Virginia	43,338	0	(5,678)	0	37,660
Wisconsin	224,865	0	2,923,552	0	3,148,417
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	4,182,908	0	136,844,041	0	141,026,949

Summary:	
GA Covered Obligations	241,499,784
Add:	
GA claims incurred directly	35,550,469
GA expenses incurred directly	3,087,307
NOLHGA expenses	11,398,237
Remaining Inforce estimate	89,311,711
Less:	
Estate/other distributions	122,591,863
Other adjustments	115,858,381
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	1,370,315
Adjusted GA Costs	141,026,949
Per State breakdown	141,026,949

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
	0	0	0	0	0	0	0
	0	0	0	0	220,000	0	0
	0	0	0	0	14,800,000	0	0
	0	0	0	0	6,697,786	0	0
	300,000	0	0	0	7,500,000	0	0
	0	0	0	0	200,000	0	0
	0	0	0	0	19,306,391	0	0
	0	0	0	0	4,000,000	0	0
	235,000	0	265,000	0	0	0	0
	0	0	0	0	2,200,000	0	0
	599,995	0	0	0	2,249,991	0	0
	102,583	0	0	0	51,916	0	0
	1,237,578	0	265,000	0	57,226,084	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	419,337	0	0	419,337
Alaska	40,755	0	0	40,755
Arizona	1,412,568	0	0	1,412,568
Arkansas	302,633	0	0	302,633
California	7,411,109	0	0	7,411,109
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	154,971	0	0	154,971
Dist. of Columbia	0	0	0	0
Florida	5,509,532	0	0	5,509,532
Georgia	682,925	0	0	682,925
Hawaii	192,587	0	0	192,587
Idaho	266,729	0	0	266,729
Illinois	10,449,717	0	0	10,449,717
Indiana	2,298,861	0	0	2,298,861
Iowa	1,902,688	0	0	1,902,688
Kansas	439,474	0	0	439,474
Kentucky	342,842	0	0	342,842
Louisiana	0	0	0	0
Maine	300,683	0	0	300,683
Maryland	1,221,665	0	0	1,221,665
Massachusetts	1,901,869	0	0	1,901,869
Michigan	1,569,652	0	0	1,569,652
Minnesota	712,321	0	0	712,321
Mississippi	159,665	0	0	159,665
Missouri	897,914	0	0	897,914
Montana	229,544	0	0	229,544
Nebraska	646,968	0	0	646,968
Nevada	184,142	0	0	184,142
New Hampshire	161,812	0	0	161,812
New Jersey	10,895,880	0	0	10,895,880
New Mexico	255,340	0	0	255,340
New York	0	0	0	0
North Carolina	709,101	0	0	709,101
North Dakota	583,657	0	0	583,657
Ohio	2,521,644	0	0	2,521,644
Oklahoma	883,811	0	0	883,811
Oregon	577,161	0	0	577,161
Pennsylvania	4,993,510	0	0	4,993,510
Puerto Rico	48,675	0	0	48,675
Rhode Island	0	0	0	0
South Carolina	1,119,131	0	0	1,119,131
South Dakota	376,214	0	0	376,214
Tennessee	1,348,061	0	0	1,348,061
Texas	1,684,490	0	0	1,684,490
Utah	317,987	0	0	317,987
Vermont	0	0	0	0
Virginia	1,309,810	0	0	1,309,810
Washington	1,645,571	0	0	1,645,571
West Virginia	258,384	0	0	258,384
Wisconsin	12,256,204	0	0	12,256,204
Wyoming	252,936	0	0	252,936
Other	0	0	0	0
Total	81,850,531	0	0	81,850,531

Summary:	
GA Covered Obligations	217,603,141
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,829,586
Remaining Inforce estimate	0
Less:	
Estate/other distributions	126,221,668
Other adjustments	(145,086)
Ceding commissions/ policy enhancements	10,862,914
Other recoveries (litigation, estate distributions, etc.)	642,701
Adjusted GA Costs	81,850,531
Per State breakdown	81,850,531

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
450,000	0	0	0	0	0	0	0
62,205	0	0	0	0	0	0	0
1,022,583	0	0	0	0	0	0	0
361,600	0	0	0	0	0	0	0
8,346,598	575,000	0	0	0	0	0	0
3,932	0	0	0	0	0	0	0
145,000	0	0	0	0	0	0	0
5,300,000	0	0	0	0	0	0	0
690,574	0	0	0	0	0	0	0
244,756	0	0	0	0	0	0	0
300,000	0	0	0	0	0	0	0
11,650,000	858,300	0	0	0	0	0	0
2,008,337	0	0	0	0	0	0	0
2,015,000	0	0	0	0	0	0	0
442,000	0	0	0	0	0	0	0
429,971	104,347	0	0	0	0	0	0
310,000	0	0	0	0	0	0	0
1,500,000	0	0	0	0	0	0	0
2,500,000	0	0	0	0	0	0	0
1,700,000	0	0	0	0	0	0	0
777,000	0	0	0	0	0	0	0
119,338	0	0	0	0	0	0	0
1,217,018	0	0	0	0	0	0	0
320,000	0	0	0	0	0	0	0
540,000	0	0	0	0	0	0	0
179,400	0	0	0	0	0	0	0
200,542	206,121	0	0	0	0	0	0
10,750,000	500,000	0	0	0	0	0	0
250,000	0	0	0	0	0	0	0
750,000	0	0	0	0	0	0	0
627,400	0	0	0	0	0	0	0
2,450,000	0	0	0	0	0	0	0
1,000,000	0	0	0	0	0	0	0
508,534	0	0	0	0	0	0	0
5,400,000	0	0	0	0	0	0	0
66,443	0	0	0	0	0	0	0
1,168,847	0	0	0	0	0	0	0
458,794	0	0	0	0	0	0	0
1,500,000	0	0	0	0	0	0	0
1,814,462	113,806	0	0	449	23	0	0
430,000	0	0	0	0	0	0	0
230,000	0	0	0	0	0	0	0
1,407,146	0	20,683	26,777	0	0	0	0
1,750,000	133,907	0	0	0	0	0	0
350,000	99,335	0	0	0	0	0	0
14,500,000	0	0	0	0	0	0	0
235,000	0	0	0	0	0	0	0
88,482,480	2,590,816	20,683	26,777	449	23	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	1,963	49,746	0	51,709
Alaska	0	0	0	0
Arizona	10,014	1,063,777	0	1,073,791
Arkansas	0	31,164	0	31,164
California	12,933	173,925	0	186,858
Colorado	56,312	570,618	0	626,930
Connecticut	0	11,168	0	11,168
Delaware	0	4,561	0	4,561
Dist. of Columbia	0	0	0	0
Florida	37,809	1,232,903	0	1,270,712
Georgia	45,447	589,095	0	634,543
Hawaii	0	0	0	0
Idaho	12,117	432,997	0	445,115
Illinois	30,262	433,137	0	463,399
Indiana	51,640	582,492	0	634,131
Iowa	0	(0)	0	(0)
Kansas	10,966	216,963	0	227,928
Kentucky	1,265	55,004	0	56,269
Louisiana	0	77,040	0	77,040
Maine	8,815	180,877	0	189,692
Maryland	3,361	35,755	0	39,116
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	56,267	0	56,267
Missouri	18,305	774,343	0	792,648
Montana	287	107,417	0	107,703
Nebraska	14,960	455,954	0	470,914
Nevada	6,520	79,511	0	86,031
New Hampshire	0	72,492	0	72,492
New Jersey	0	(0)	0	(0)
New Mexico	568	194,949	0	195,518
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	93,804	789,390	0	883,194
Oklahoma	0	284,788	0	284,788
Oregon	0	29,387	0	29,387
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	2,320	0	2,320
South Carolina	0	195,713	0	195,713
South Dakota	0	0	0	0
Tennessee	1,691	79,459	0	81,150
Texas	56,478	1,215,164	0	1,271,643
Utah	7,942	51,972	0	59,914
Vermont	0	0	0	0
Virginia	42,725	390,691	0	433,416
Washington	0	(0)	0	(0)
West Virginia	0	133,397	0	133,397
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	526,184	10,654,437	0	11,180,621

Summary:	
GA Covered Obligations	190,939,551
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	1,711,214
Remaining Inforce estimate	0
Less:	
Estate/other distributions	176,081,409
Other adjustments	250,452
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	5,138,283
Adjusted GA Costs	11,180,621
Per State breakdown	11,180,621

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
3,000	0	13,939	0	53,000	0	0	0
3,960	0	656,757	0	0	0	0	0
53,995	0	0	0	0	0	0	0
22,902	0	298,758	130,000	0	0	0	0
0	0	125,000	60,000	0	0	0	0
0	0	10,500	0	0	0	0	0
140,100	0	1,600,000	0	0	0	0	0
64,460	0	935,540	45,913	0	0	0	0
22,330	0	677,670	0	0	0	0	0
75,000	0	750,000	200,000	0	0	0	0
0	0	250,000	0	0	0	0	0
0	0	125,172	60,390	0	0	0	0
5,650	0	107,350	0	0	0	0	0
12,350	0	292,650	0	0	0	0	0
4,000	0	66,000	0	0	0	0	0
0	0	54,422	0	0	0	0	0
0	0	1,852,021	0	0	0	0	0
0	0	160,000	0	0	0	0	0
23,000	0	747,728	0	0	0	0	0
6,900	0	91,000	0	0	0	0	0
0	0	100,000	0	0	0	0	0
130,000	0	1,070,000	0	0	0	0	0
0	0	600,000	200,000	0	0	0	0
0	0	200,000	0	0	0	0	0
10,000	0	115,000	0	0	0	0	0
185,265	42,451	1,924,605	441,025	13	1	0	0
29,068	0	50,931	0	0	0	0	0
67,230	0	465,271	172,914	0	0	0	0
0	0	220,000	49,006	0	0	0	0
859,210	42,451	13,560,314	1,359,249	53,013	1	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	0	0	0	0
Colorado	105,382	77,718	4,062	187,162
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	6,080	15,767	974	22,821
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	0	0	0	0
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	0	0
Montana	12,881	967	466	14,313
Nebraska	689	3,268	22	3,979
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	47,931	24,758	3,292	75,981
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	295	574	9	879
Ohio	0	0	0	0
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	6,461	5,018	1,358	12,837
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	5,727	0	239	5,966
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	10,115	0	1,225	11,340
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	454,053	632,275	52,511	1,138,840
Other	0	0	0	0
Total	649,614	760,345	64,159	1,474,118

Summary:	
GA Covered Obligations	21,390,849
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	291,211
Remaining Inforce estimate	0
Less:	
Estate/other distributions	14,856,392
Other adjustments	0
Ceding commissions/ policy enhancements	2,754,999
Other recoveries (litigation, estate distributions, etc.)	2,596,551
Adjusted GA Costs	1,474,118
Per State breakdown	1,474,118

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
265,000	0	230,000	0	5,000	0	0	0
18,218	0	36,782	0	0	0	0	0
30,000	0	0	0	0	0	0	0
28,935	0	77,694	0	0	0	0	0
1,000	0	1,000	0	0	0	0	0
24,000	0	7,228	0	0	0	0	0
18,000	0	0	0	0	0	0	0
1,600,148	0	2,718,848	0	30,000	0	0	0
1,985,301	0	3,071,552	0	35,000	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	41,031	18,223	0	59,254
Alaska	0	0	0	0
Arizona	563,084	954,318	0	1,517,402
Arkansas	53,521	99,315	0	152,836
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	13,442	4,721	0	18,162
Dist. of Columbia	0	0	0	0
Florida	834,020	651,413	0	1,485,432
Georgia	88,558	66,982	0	155,540
Hawaii	1,117,132	271,138	0	1,388,270
Idaho	337,783	658,849	0	996,632
Illinois	575,247	731,828	0	1,307,075
Indiana	119,671	193,636	0	313,307
Iowa	76,368	157,501	0	233,869
Kansas	0	0	0	0
Kentucky	110,791	63,261	0	174,052
Louisiana	0	0	0	0
Maine	140,192	236,562	0	376,754
Maryland	0	0	0	0
Massachusetts	141,826	150,606	0	292,432
Michigan	0	0	0	0
Minnesota	1,159,486	3,191,052	0	4,350,538
Mississippi	9,172	9,560	0	18,732
Missouri	41,881	45,169	0	87,050
Montana	126,239	167,766	0	294,006
Nebraska	178,655	286,574	0	465,229
Nevada	168,830	255,921	0	424,752
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	163,326	245,667	0	408,993
New York	0	0	0	0
North Carolina	352,836	247,223	0	600,059
North Dakota	134,574	84,913	0	219,486
Ohio	1,140,211	604,468	0	1,744,678
Oklahoma	798,003	810,214	0	1,608,217
Oregon	903,199	958,348	0	1,861,547
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	7,037	17,271	0	24,308
South Carolina	75,990	25,123	0	101,113
South Dakota	197,818	42,345	0	240,163
Tennessee	47,637	78,331	0	125,967
Texas	406,095	241,681	0	647,776
Utah	133,809	143,874	0	277,683
Vermont	25,595	14,574	0	40,169
Virginia	129,364	74,755	0	204,119
Washington	1,859,041	4,233,172	0	6,092,212
West Virginia	5,609	1,364	0	6,974
Wisconsin	0	0	0	0
Wyoming	62,016	56,466	0	118,482
Other	0	0	0	0
Total	12,339,089	16,094,183	0	28,433,272

Summary:	
GA Covered Obligations	286,944,298
Add:	
GA claims incurred directly	37,922
GA expenses incurred directly	0
NOLHGA expenses	4,243,778
Remaining Inforce estimate	0
Less:	
Estate/other distributions	202,443,924
Other adjustments	32,137,465
Ceding commissions/ policy enhancements	27,830,305
Other recoveries (litigation, estate distributions, etc.)	381,031
Adjusted GA Costs	28,433,272
Per State breakdown	28,433,272

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
52,000	0	6,439	0	0	0	0	0
110	0	0	0	0	0	0	0
689,003	0	391,573	0	0	0	0	0
190,247	0	0	0	0	0	0	0
18,000	0	27,000	0	0	0	0	0
1,050,000	0	610,000	0	0	0	0	0
700,000	0	300,000	7,627	0	0	0	0
1,498,749	0	326,850	0	1,129	0	0	0
801,000	765,495	987,000	0	12,000	0	0	0
940,000	302,000	810,000	194,000	0	0	0	0
200,000	0	0	0	0	0	0	0
119,576	0	56,024	0	0	0	0	0
134,289	0	290,711	0	0	0	0	0
1,650,000	0	2,950,000	0	0	0	0	0
181,500	0	223,500	0	0	0	0	0
160,000	0	334,162	0	0	0	0	0
544,500	0	242,200	0	0	0	0	0
475,000	0	300,000	0	0	0	0	0
360,000	0	240,000	0	0	0	0	0
259,900	0	21,700	0	0	0	0	0
2,600,000	0	600,000	0	0	0	0	0
959,500	35,700	0	34,300	0	0	0	0
1,117,921	0	1,237,317	0	0	0	0	0
275,000	0	87,000	0	0	0	0	0
214,000	0	0	0	0	0	0	0
53,000	0	47,000	0	0	0	0	0
820,656	145,354	50,605	8,958	17,530	3,117	0	0
502,653	238,038	127,347	59,510	0	0	0	0
23,664	0	26,356	0	0	0	0	0
161,684	0	80,556	0	0	0	0	0
2,100,000	132,392	4,231,613	0	0	0	0	0
85,455	105,938	14,545	18,617	0	0	0	0
84,175	0	60,825	0	0	0	0	0
19,125,582	1,724,917	14,801,323	323,012	30,659	3,117	0	0

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**Estimated Net Costs as of September 30, 2015**

	Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	5,074,171	0	5,074,171
Alaska	0	0	924,271	0	924,271
Arizona	0	0	107,072,419	0	107,072,419
Arkansas	0	0	4,042,033	0	4,042,033
California	0	0	359,185,634	0	359,185,634
Colorado	0	0	34,765,867	0	34,765,867
Connecticut	0	0	3,065,917	0	3,065,917
Delaware	0	0	2,661,758	0	2,661,758
Dist. of Columbia	0	0	777,636	0	777,636
Florida	0	0	330,551,445	0	330,551,445
Georgia	0	0	54,850,965	0	54,850,965
Hawaii	0	0	7,319,170	0	7,319,170
Idaho	0	0	6,950,329	0	6,950,329
Illinois	0	0	72,599,353	0	72,599,353
Indiana	0	0	21,801,855	0	21,801,855
Iowa	0	0	74,404,415	0	74,404,415
Kansas	0	0	27,773	0	27,773
Kentucky	0	0	24,176,853	0	24,176,853
Louisiana	0	0	9,427,316	0	9,427,316
Maine	0	0	5,096	0	5,096
Maryland	0	0	25,904,480	0	25,904,480
Massachusetts	0	0	14,461	0	14,461
Michigan	0	0	28,559,423	0	28,559,423
Minnesota	0	0	3,280,390	0	3,280,390
Mississippi	0	0	12,507,138	0	12,507,138
Missouri	0	0	10,705,251	0	10,705,251
Montana	0	0	2,679,062	0	2,679,062
Nebraska	0	0	22,957,618	0	22,957,618
Nevada	0	0	10,994,003	0	10,994,003
New Hampshire	0	0	5,980,070	0	5,980,070
New Jersey	0	0	480,119	0	480,119
New Mexico	0	0	6,450,143	0	6,450,143
New York	0	0	0	0	0
North Carolina	0	0	91,761,863	0	91,761,863
North Dakota	0	0	1,844,429	0	1,844,429
Ohio	0	0	26,500,080	0	26,500,080
Oklahoma	0	0	10,533,016	0	10,533,016
Oregon	0	0	9,575,034	0	9,575,034
Pennsylvania	0	0	257,893,236	0	257,893,236
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	1,662,540	0	1,662,540
South Carolina	0	0	13,692,763	0	13,692,763
South Dakota	0	0	34,919,673	0	34,919,673
Tennessee	0	0	39,176,474	0	39,176,474
Texas	0	0	109,945,709	0	109,945,709
Utah	0	0	10,736,446	0	10,736,446
Vermont	0	0	9,434,963	0	9,434,963
Virginia	0	0	131,403,362	0	131,403,362
Washington	0	0	109,499,439	0	109,499,439
West Virginia	0	0	14,427	0	14,427
Wisconsin	0	0	15,055,289	0	15,055,289
Wyoming	0	0	2,739,723	0	2,739,723
Other	0	0	0	0	0
Total	0	0	2,126,584,897	0	2,126,584,897

**Summary:**

GA Covered Obligations	2,527,843,183
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	15,625,949
Remaining Inforce estimate	2,110,958,948
Less:	
Estate/other distributions	416,884,235
Other adjustments	2,110,958,948
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	2,126,584,897
Per State breakdown	2,126,584,897

**Assessments Called (Billed) or Refunded as of December 31, 2014**

	Life	Allocated Annuity				A&H		Unallocated Annuity	
	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
Alabama	0	0	0	0	0	0	0	0	
Alaska	0	0	0	0	0	0	0	0	
Arizona	0	0	0	0	0	0	0	0	
Arkansas	0	0	0	0	0	0	0	0	
California	0	0	0	0	0	0	0	0	
Colorado	0	0	0	0	0	0	0	0	
Connecticut	0	0	0	0	0	0	0	0	
Delaware	0	0	0	0	0	0	0	0	
Dist. of Columbia	0	0	0	0	0	0	0	0	
Florida	0	0	0	0	0	0	0	0	
Georgia	0	0	0	0	0	0	0	0	
Hawaii	0	0	0	0	0	0	0	0	
Idaho	0	0	0	0	0	0	0	0	
Illinois	0	0	0	0	0	0	0	0	
Indiana	0	0	0	0	0	0	0	0	
Iowa	0	0	0	0	0	0	0	0	
Kansas	0	0	0	0	0	0	0	0	
Kentucky	0	0	0	0	0	0	0	0	
Louisiana	0	0	0	0	0	0	0	0	
Maine	0	0	0	0	0	0	0	0	
Maryland	0	0	0	0	0	0	0	0	
Massachusetts	0	0	0	0	0	0	0	0	
Michigan	0	0	0	0	0	0	0	0	
Minnesota	0	0	0	0	0	0	0	0	
Mississippi	0	0	0	0	0	0	0	0	
Missouri	0	0	0	0	0	0	0	0	
Montana	0	0	0	0	0	0	0	0	
Nebraska	0	0	0	0	0	0	0	0	
Nevada	0	0	0	0	0	0	0	0	
New Hampshire	0	0	0	0	0	0	0	0	
New Jersey	0	0	0	0	0	0	0	0	
New Mexico	0	0	0	0	0	0	0	0	
New York	0	0	0	0	0	0	0	0	
North Carolina	0	0	0	0	0	0	0	0	
North Dakota	0	0	0	0	0	0	0	0	
Ohio	0	0	0	0	0	0	0	0	
Oklahoma	0	0	0	0	0	0	0	0	
Oregon	0	0	0	0	0	0	0	0	
Pennsylvania	0	0	0	0	0	0	0	0	
Puerto Rico	0	0	0	0	0	0	0	0	
Rhode Island	0	0	0	0	0	0	0	0	
South Carolina	0	0	0	0	0	0	0	0	
South Dakota	0	0	0	0	0	0	0	0	
Tennessee	0	0	0	0	0	0	0	0	
Texas	0	0	0	0	0	0	0	0	
Utah	0	0	0	0	0	0	0	0	
Vermont	0	0	0	0	0	0	0	0	
Virginia	0	0	0	0	0	0	0	0	
Washington	0	0	0	0	0	0	0	0	
West Virginia	0	0	0	0	0	0	0	0	
Wisconsin	0	0	0	0	0	0	0	0	
Wyoming	0	0	0	0	0	0	0	0	
Other	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	448,472	0	448,472
Alaska	0	0	(2,120)	0	(2,120)
Arizona	0	0	264,295	0	264,295
Arkansas	0	0	39,606	0	39,606
California	0	0	1,192,851	0	1,192,851
Colorado	0	0	154,851	0	154,851
Connecticut	0	0	68,162	0	68,162
Delaware	0	0	3,541	0	3,541
Dist. of Columbia	0	0	16,192	0	16,192
Florida	0	0	3,295,681	0	3,295,681
Georgia	0	0	1,640,341	0	1,640,341
Hawaii	0	0	1,262	0	1,262
Idaho	0	0	16,454	0	16,454
Illinois	0	0	268,273	0	268,273
Indiana	0	0	165,775	0	165,775
Iowa	0	0	5,653	0	5,653
Kansas	0	0	128,518	0	128,518
Kentucky	0	0	52,182	0	52,182
Louisiana	0	0	329,860	0	329,860
Maine	0	0	(616)	0	(616)
Maryland	0	0	94,463	0	94,463
Massachusetts	0	0	92,441	0	92,441
Michigan	0	0	348,845	0	348,845
Minnesota	0	0	119,826	0	119,826
Mississippi	0	0	54,106	0	54,106
Missouri	0	0	64,511	0	64,511
Montana	0	0	7,771	0	7,771
Nebraska	0	0	8,531	0	8,531
Nevada	0	0	74,785	0	74,785
New Hampshire	0	0	49,920	0	49,920
New Jersey	0	0	18,038	0	18,038
New Mexico	0	0	49,087	0	49,087
New York	0	0	0	0	0
North Carolina	0	0	470,290	0	470,290
North Dakota	0	0	784	0	784
Ohio	0	0	711,433	0	711,433
Oklahoma	0	0	238,089	0	238,089
Oregon	0	0	41,715	0	41,715
Pennsylvania	0	0	162,320	0	162,320
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	163,304	0	163,304
South Carolina	0	0	845,256	0	845,256
South Dakota	0	0	10,814	0	10,814
Tennessee	0	0	233,725	0	233,725
Texas	0	0	1,329,690	0	1,329,690
Utah	0	0	12,701	0	12,701
Vermont	0	0	24,981	0	24,981
Virginia	0	0	(6,253)	0	(6,253)
Washington	0	0	533,722	0	533,722
West Virginia	0	0	2,487	0	2,487
Wisconsin	0	0	76,045	0	76,045
Wyoming	0	0	7	0	7
Other	0	0	0	0	0
Total	0	0	13,922,671	0	13,922,671

Summary:	
GA Covered Obligations	30,141,108
Add:	
GA claims incurred directly	28,454,285
GA expenses incurred directly	4,563,687
NOLHGA expenses	2,849,724
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	28,454,285
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	23,631,848
Adjusted GA Costs	13,922,671
Per State breakdown	13,922,671

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	20,000	0	0	0
0	0	0	0	40,793	0	0	0
0	0	0	0	750,000	0	0	0
151,260	0	0	0	0	0	0	0
0	0	0	0	50,000	0	0	0
0	0	0	0	370,000	0	0	0
0	0	0	0	180,000	0	0	0
0	0	0	0	99,809	0	0	0
0	0	0	0	1,200,000	0	0	0
0	0	0	0	200,000	0	0	0
0	0	0	0	410,000	0	0	0
0	0	0	0	900,000	0	0	0
0	0	0	0	250,000	0	0	0
0	0	0	0	2,000,085	0	0	0
151,260	0	0	0	6,470,687	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	15	0	3	18
California	0	0	0	0
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	26	0	2	28
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	197	0	23	220
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	49	0	0	49
Indiana	100	0	9	109
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	1,134	0	1,084	2,218
Louisiana	408	0	504	912
Maine	0	0	0	0
Maryland	309	0	16	325
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	16	0	16	32
Missouri	105	0	368	473
Montana	0	0	0	0
Nebraska	3	0	0	3
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	8,658	0	5,068	13,726
North Dakota	1	0	0	1
Ohio	352	0	18	370
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	177	0	25	202
South Dakota	0	0	0	0
Tennessee	5,025	0	2,010	7,035
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	83,721	0	17,015	100,736
Washington	0	0	0	0
West Virginia	948	0	160	1,108
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
Total	101,244	0	26,321	127,565

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	127,565
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	127,565
Per State breakdown	127,565

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
97,500	0	0	0	15,000	0	0	0
97,500	0	0	0	15,000	0	0	0

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	1,940	1,582	1,287	0	4,809
Alaska	0	0	0	0	0
Arizona	1,259	1,026	835	0	3,121
Arkansas	1,277	1,041	847	0	3,164
California	0	0	0	0	0
Colorado	430	351	285	0	1,066
Connecticut	0	0	0	0	0
Delaware	323	263	214	0	801
Dist. of Columbia	518	423	344	0	1,285
Florida	28,858	23,521	19,141	0	71,520
Georgia	14,737	12,011	9,775	0	36,523
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	2,021	1,647	1,341	0	5,009
Indiana	4,763	3,882	3,159	0	11,804
Iowa	532	434	353	0	1,319
Kansas	358	292	238	0	888
Kentucky	3,180	2,592	2,109	0	7,880
Louisiana	8,782	7,158	5,825	0	21,765
Maine	0	0	0	0	0
Maryland	4,628	3,772	3,070	0	11,470
Massachusetts	0	0	0	0	0
Michigan	6,101	4,973	4,047	0	15,121
Minnesota	76	62	51	0	189
Mississippi	2,863	2,334	1,899	0	7,096
Missouri	1,799	1,466	1,193	0	4,458
Montana	0	0	0	0	0
Nebraska	346	282	229	0	857
Nevada	0	0	0	0	0
New Hampshire	0	0	0	0	0
New Jersey	467	381	310	0	1,157
New Mexico	369	301	245	0	915
New York	0	0	0	0	0
North Carolina	34,066	27,766	22,595	0	84,428
North Dakota	0	0	0	0	0
Ohio	17,997	14,668	11,937	0	44,602
Oklahoma	3,412	2,781	2,263	0	8,456
Oregon	0	0	0	0	0
Pennsylvania	17,022	13,873	11,290	0	42,185
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	12,018	9,795	7,971	0	29,784
South Dakota	0	0	0	0	0
Tennessee	9,388	7,652	6,227	0	23,267
Texas	16,853	13,736	11,178	0	41,767
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	26,783	21,829	17,764	0	66,376
Washington	0	0	0	0	0
West Virginia	1,667	1,359	1,106	0	4,132
Wisconsin	3,731	3,041	2,475	0	9,247
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
Total	228,565	186,293	151,602	0	566,460

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	566,460
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	566,460
Per State breakdown	566,460

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
63,000	0	40,500	0	46,500	0	0	0
63,000	0	40,500	0	46,500	0	0	0
Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness nor accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.							

Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	20,165	0	20,165
Alaska	0	97	0	97
Arizona	0	70,157	0	70,157
Arkansas	0	7,564	0	7,564
California	0	518,872	0	518,872
Colorado	0	18,232	0	18,232
Connecticut	0	50,744	0	50,744
Delaware	0	281	0	281
Dist. of Columbia	0	624	0	624
Florida	0	264,318	0	264,318
Georgia	0	57,029	0	57,029
Hawaii	0	55,060	0	55,060
Idaho	0	3,770	0	3,770
Illinois	0	106,171	0	106,171
Indiana	0	270,337	0	270,337
Iowa	0	14,078	0	14,078
Kansas	0	15,794	0	15,794
Kentucky	0	15,709	0	15,709
Louisiana	0	13,255	0	13,255
Maine	0	5,390	0	5,390
Maryland	0	20,909	0	20,909
Massachusetts	0	29,198	0	29,198
Michigan	0	360,935	0	360,935
Minnesota	0	33,269	0	33,269
Mississippi	0	11,814	0	11,814
Missouri	0	22,198	0	22,198
Montana	0	7,222	0	7,222
Nebraska	0	4,362	0	4,362
Nevada	0	11,059	0	11,059
New Hampshire	0	250	0	250
New Jersey	0	0	0	0
New Mexico	0	4,820	0	4,820
New York	0	0	0	0
North Carolina	0	145,367	0	145,367
North Dakota	0	11,056	0	11,056
Ohio	0	245,575	0	245,575
Oklahoma	0	5,911	0	5,911
Oregon	0	1,438	0	1,438
Pennsylvania	0	20,223	0	20,223
Puerto Rico	0	0	0	0
Rhode Island	0	1,894	0	1,894
South Carolina	0	33,330	0	33,330
South Dakota	0	4,010	0	4,010
Tennessee	0	45,265	0	45,265
Texas	0	196,060	0	196,060
Utah	0	24,496	0	24,496
Vermont	0	360	0	360
Virginia	0	46,877	0	46,877
Washington	0	7,565	0	7,565
West Virginia	0	30,274	0	30,274
Wisconsin	0	86,875	0	86,875
Wyoming	0	2,171	0	2,171
Other	0	0	0	0
Total	0	2,922,430	0	2,922,430

Summary:	
GA Covered Obligations	1,173,666,777
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	2,922,430
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	1,173,666,777
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	2,922,430
Per State breakdown	2,922,430

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	40,000	0	0	0	0	0
0	0	120,000	0	0	0	0	0
0	0	250,000	0	0	0	0	0
0	0	28,000	0	0	0	0	0
0	0	438,000	0	0	0	0	0

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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	161,865	0	161,865
Alaska	0	0	0	0	0
Arizona	0	0	91,727	0	91,727
Arkansas	0	0	65,818	0	65,818
California	0	0	0	0	0
Colorado	0	0	(17,679)	0	(17,679)
Connecticut	0	0	0	0	0
Delaware	0	0	8,434	0	8,434
Dist. of Columbia	0	0	0	0	0
Florida	0	0	437,795	0	437,795
Georgia	0	0	1,478,085	0	1,478,085
Hawaii	0	0	0	0	0
Idaho	0	0	29,822	0	29,822
Illinois	0	0	0	0	0
Indiana	0	0	0	0	0
Iowa	0	0	0	0	0
Kansas	0	0	126	0	126
Kentucky	0	0	0	0	0
Louisiana	0	0	241,121	0	241,121
Maine	0	0	0	0	0
Maryland	0	0	0	0	0
Massachusetts	0	0	0	0	0
Michigan	0	0	0	0	0
Minnesota	0	0	0	0	0
Mississippi	0	0	232,270	0	232,270
Missouri	0	0	0	0	0
Montana	0	0	10,369	0	10,369
Nebraska	0	0	27,807	0	27,807
Nevada	0	0	926	0	926
New Hampshire	0	0	0	0	0
New Jersey	0	0	0	0	0
New Mexico	0	0	(84,821)	0	(84,821)
New York	0	0	0	0	0
North Carolina	0	0	0	0	0
North Dakota	0	0	0	0	0
Ohio	0	0	17,404	0	17,404
Oklahoma	0	0	157,073	0	157,073
Oregon	0	0	35,017	0	35,017
Pennsylvania	0	0	84	0	84
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	1,127,986	0	1,127,986
South Dakota	0	0	(5,474)	0	(5,474)
Tennessee	0	0	187,538	0	187,538
Texas	2,000	0	732,750	0	734,750
Utah	0	0	53	0	53
Vermont	0	0	0	0	0
Virginia	0	0	0	0	0
Washington	0	0	0	0	0
West Virginia	0	0	0	0	0
Wisconsin	0	0	0	0	0
Wyoming	0	0	0	0	0
Other	0	0	0	0	0
<b>Total</b>	<b>2,000</b>	<b>0</b>	<b>4,936,099</b>	<b>0</b>	<b>4,938,099</b>

Summary:	
GA Covered Obligations	2,552,388
Add:	
GA claims incurred directly	91,271
GA expenses incurred directly	3,003,885
NOLHGA expenses	1,905,625
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	28,022
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	2,587,048
Adjusted GA Costs	4,938,099
Per State breakdown	4,938,099

Assessments Called (Billed) or Refunded as of December 31, 2014								
Life	Allocated Annuity		A&H		Unallocated Annuity			
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	
	0	0	0	0	70,294	0	0	0
	0	0	0	0	369,296	0	0	0
	0	0	0	0	1,448,000	0	0	0
	0	0	0	0	43,000	0	0	0
	226,286	0	0	0	378,714	0	0	0
	0	0	0	0	200,000	0	0	0
	0	0	0	0	1,200,000	0	0	0
	0	0	0	0	250,000	0	0	0
	226,286	0	0	0	3,959,304	0	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	(4,675)	0
Alaska	0	0	0	0
Arizona	0	0	4,033	0
Arkansas	0	0	526,578	0
California	0	0	167	0
Colorado	0	0	591	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	355	0
Florida	0	0	885	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	12	0
Illinois	0	0	3,286	0
Indiana	0	0	509	0
Iowa	0	0	18	0
Kansas	0	0	883	0
Kentucky	0	0	0	0
Louisiana	0	0	1,702,562	0
Maine	0	0	0	0
Maryland	0	0	136	0
Massachusetts	0	0	0	0
Michigan	0	0	543	0
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	0	0	1,233	0
Montana	0	0	0	0
Nebraska	0	0	302	0
Nevada	0	0	76	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	866	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	11	0
Ohio	0	0	83	0
Oklahoma	0	0	722,237	0
Oregon	0	0	249	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	1,090	0
South Dakota	0	0	0	0
Tennessee	0	0	29	0
Texas	0	0	1,087,390	0
Utah	0	0	60	0
Vermont	0	0	0	0
Virginia	0	0	1	0
Washington	0	0	481	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	25	0
Other	0	0	0	0
Total	0	0	4,050,017	0

Summary:	
GA Covered Obligations	7,285,014
Add:	
GA claims incurred directly	602,228
GA expenses incurred directly	1,111,917
NOLHGA expenses	1,308,003
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	602,228
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	5,654,917
Adjusted GA Costs	4,050,017
Per State breakdown	4,050,017

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	1,437,371	0	0	0
4,426	0	0	0	4,500	0	0	0
5,000	0	0	0	25,000	0	0	0
170,592	0	0	0	5,773,407	0	0	0
147,600	21,200	0	0	1,472,400	818,800	0	0
315,058	190,587	0	0	2,835,522	1,715,283	0	0
3,200	0	0	0	0	0	0	0
645,876	211,787	0	0	11,548,200	2,534,083	0	0

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Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	14,593	1,733	0	16,326
Alaska	1,690	8,764	0	10,454
Arizona	199,651	(135,407)	0	64,244
Arkansas	40,871	(17,789)	0	23,082
California	239,359	9,209	0	248,568
Colorado	242,404	20,724	0	263,127
Connecticut	0	0	0	0
Delaware	(16,095)	(7,849)	59,993	36,049
Dist. of Columbia	5,536	3,108	0	8,645
Florida	173,415	91,206	0	264,621
Georgia	62,245	31,004	0	93,249
Hawaii	2,386	8,637	0	11,023
Idaho	45,128	17,142	0	62,270
Illinois	185,548	126,674	0	312,222
Indiana	223,816	(95,277)	0	128,539
Iowa	22,565	32,447	0	55,012
Kansas	9,436	3,857	0	13,293
Kentucky	53,486	13,343	0	66,829
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	68,540	13,539	0	82,079
Massachusetts	4,987	2,125	0	7,113
Michigan	1,488	47	0	1,535
Minnesota	207,269	278,203	0	485,472
Mississippi	41,192	4,385	0	45,578
Missouri	166,361	(40,832)	0	125,529
Montana	27,047	7,800	0	34,847
Nebraska	22,091	14,127	0	36,219
Nevada	65,792	(6,056)	0	59,736
New Hampshire	3,303	113	0	3,415
New Jersey	0	0	0	0
New Mexico	31,690	35,481	0	67,170
New York	0	0	0	0
North Carolina	68,948	9,016	(444)	77,520
North Dakota	13,324	8,519	0	21,843
Ohio	0	0	0	0
Oklahoma	52,525	125,475	0	178,000
Oregon	50,209	15,751	0	65,960
Pennsylvania	276,146	(77,397)	0	198,749
Puerto Rico	0	0	0	0
Rhode Island	567	8	0	575
South Carolina	468,105	121,532	0	589,637
South Dakota	9,280	4,533	0	13,814
Tennessee	971	94,026	0	94,997
Texas	143,657	222,944	0	366,601
Utah	55,907	51,244	0	107,151
Vermont	0	0	0	0
Virginia	47,393	20,389	8,022	75,804
Washington	264,194	(143,869)	0	120,325
West Virginia	114,818	(94,813)	5,460	25,465
Wisconsin	7,039	5,817	0	12,856
Wyoming	3,829	3,530	0	7,358
Other	0	0	0	0
Total	3,722,703	787,165	73,031	4,582,899

Summary:	
GA Covered Obligations	141,366,351
Add:	
GA claims incurred directly	3,042,199
GA expenses incurred directly	2,455,021
NOLHGA expenses	1,320,345
Remaining Inforce estimate	0
Less:	
Estate/other distributions	9,667,531
Other adjustments	2,064,096
Ceding commissions/ policy enhancements	16,832,492
Other recoveries (litigation, estate distributions, etc.)	115,036,898
Adjusted GA Costs	4,582,899
Per State breakdown	4,582,899

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
1,082,000	0	117,801	0	0	0	0	0
11,000	5,200	36,000	20,800	0	8,000	0	0
847,395	0	484,870	0	0	0	0	0
1,011,744	0	0	0	0	0	0	0
6,365,000	6,300,000	3,135,000	3,340,000	0	0	0	0
5,700,000	15,030,160	0	0	0	0	0	0
361,000	0	114,000	0	25,000	0	0	0
200,000	194,500	150,000	141,500	0	0	0	0
5,150,000	0	5,000,000	0	0	0	0	0
3,383,146	0	1,116,854	54,812	0	0	0	0
8,116	0	27,842	0	118	0	0	0
1,452,565	575,959	47,435	0	0	0	0	0
8,250,000	7,954,109	3,500,000	4,076,745	0	0	0	0
1,994,431	0	0	0	0	0	0	0
1,100,000	0	1,200,000	0	0	0	0	0
175,000	0	0	0	0	0	0	0
5,527,178	2,183,394	882,755	445,606	0	0	0	0
1,420,000	0	280,000	0	0	0	0	0
3,800,000	0	5,100,000	0	0	0	0	0
1,431,852	0	268,148	0	0	0	0	0
1,794,890	0	2,035,480	0	0	0	0	0
616,000	0	184,000	0	0	0	0	0
891,000	395,035	315,115	274,965	0	0	0	0
1,331,000	337,000	229,000	55,000	0	0	0	0
150,000	0	0	0	0	0	0	0
442,600	423,000	282,400	214,000	0	0	0	0
560,000	501,200	1,440,000	1,288,800	0	0	0	0
2,446,348	0	726,253	0	0	0	0	0
1,960,000	0	840,000	0	0	0	0	0
299,991	0	156,000	0	0	0	0	0
2,050,000	0	750,000	0	0	0	0	0
2,765,448	2,298,097	419,087	348,261	0	0	0	0
421,547	0	283,452	0	0	0	0	0
2,131,843	1,763,245	979,596	794,786	4,700	0	0	0
3,200,000	1,200,000	1,100,000	1,200,000	0	0	0	0
515,621	503,796	221,407	251,424	50,000	103,672	0	0
200,000	0	250,000	0	0	0	0	0
0	389,679	0	0	0	0	0	0
71,046,715	40,054,374	31,672,495	12,506,699	79,818	111,672	0	0

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For member company and association use only. The data utilizes estimates and excludes many costs incurred directly by the State Guaranty Associations. It MAY NOT be utilized in protesting actual assessments made by State Guaranty Associations.

Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	0	0	0	0
Alaska	0	0	0	0
Arizona	0	0	0	0
Arkansas	0	0	0	0
California	2,145	0	193	2,338
Colorado	0	0	0	0
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	1,497	0	304	1,801
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	0	0	0	0
Illinois	11,758	0	6,771	18,529
Indiana	1,506	0	372	1,878
Iowa	0	0	0	0
Kansas	0	0	0	0
Kentucky	1,740	0	800	2,540
Louisiana	0	0	0	0
Maine	0	0	0	0
Maryland	1,509	0	134	1,643
Massachusetts	0	0	0	0
Michigan	2,349	0	351	2,701
Minnesota	0	0	0	0
Mississippi	0	0	0	0
Missouri	566	0	184	751
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	0	0	0	0
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	0	0	0	0
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	8,789	0	1,937	10,726
Oklahoma	0	0	0	0
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	0	0	0	0
Utah	0	0	0	0
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	1,470	0	447	1,918
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
<b>Total</b>	<b>33,329</b>	<b>0</b>	<b>11,495</b>	<b>44,824</b>

Summary:	
GA Covered Obligations	0
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	44,824
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	44,824
Per State breakdown	44,824

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life		Allocated Annuity		A&H		Unallocated Annuity	
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
80,000	54,000	0	0	20,000	24,000	0	0
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Estimated Net Costs as of September 30, 2015					
Life	Allocated Annuity	A&H	Unallocated Annuity	Total	
Alabama	0	0	557,191	0	557,191
Alaska	0	0	0	0	0
Arizona	0	0	193,164	0	193,164
Arkansas	0	0	87,320	0	87,320
California	0	0	164,443	0	164,443
Colorado	0	0	55,203	0	55,203
Connecticut	0	0	0	0	0
Delaware	0	0	264	0	264
Dist. of Columbia	0	0	0	0	0
Florida	0	0	13,820	0	13,820
Georgia	0	0	2,711,387	0	2,711,387
Hawaii	0	0	0	0	0
Idaho	0	0	21,960	0	21,960
Illinois	0	0	122,013	0	122,013
Indiana	0	0	27,047	0	27,047
Iowa	0	0	25,481	0	25,481
Kansas	0	0	14,496	0	14,496
Kentucky	0	0	463,038	0	463,038
Louisiana	0	0	70,448	0	70,448
Maine	0	0	0	0	0
Maryland	0	0	6,769	0	6,769
Massachusetts	0	0	0	0	0
Michigan	0	0	111,797	0	111,797
Minnesota	0	0	0	0	0
Mississippi	0	0	189,833	0	189,833
Missouri	0	0	143,266	0	143,266
Montana	0	0	15,589	0	15,589
Nebraska	0	0	47,648	0	47,648
Nevada	0	0	371,517	0	371,517
New Hampshire	0	0	0	0	0
New Jersey	0	0	4,027	0	4,027
New Mexico	0	0	121,733	0	121,733
New York	0	0	1,484	0	1,484
North Carolina	0	0	30	0	30
North Dakota	0	0	5,374	0	5,374
Ohio	0	0	99,535	0	99,535
Oklahoma	0	0	93,787	0	93,787
Oregon	0	0	67,597	0	67,597
Pennsylvania	0	0	0	0	0
Puerto Rico	0	0	0	0	0
Rhode Island	0	0	0	0	0
South Carolina	0	0	7,267	0	7,267
South Dakota	0	0	51,116	0	51,116
Tennessee	0	0	67,009	0	67,009
Texas	0	0	1,832,245	0	1,832,245
Utah	0	0	32,888	0	32,888
Vermont	0	0	0	0	0
Virginia	0	0	27,892	0	27,892
Washington	0	0	167,735	0	167,735
West Virginia	0	0	110,539	0	110,539
Wisconsin	0	0	2,097	0	2,097
Wyoming	0	0	945	0	945
Other	0	0	0	0	0
Total	0	0	8,106,994	0	8,106,994

Summary:	
GA Covered Obligations	8,039,281
Add:	
GA claims incurred directly	0
GA expenses incurred directly	0
NOLHGA expenses	67,713
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	0
Ceding commissions/ policy enhancements	0
Other recoveries (litigation, estate distributions, etc.)	0
Adjusted GA Costs	8,106,994
Per State breakdown	8,106,994

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
0	0	0	0	555,000	0	0	0
0	0	0	0	90,283	0	0	0
0	0	0	0	10,000	0	0	0
13,000	12,848	0	0	3,083,986	0	0	0
0	0	0	0	12,000	0	0	0
0	0	0	0	145,000	20,700	0	0
0	0	0	0	240,011	0	0	0
0	0	0	0	43,800	0	0	0
15,900	10,160	514,100	0	0	240,218	0	0
75,235	14,145	0	0	154,765	28,210	0	0
11,160	0	0	0	19,840	0	0	0
0	0	0	0	55,000	0	0	0
0	0	0	0	419,800	0	0	0
0	0	0	0	4,452	0	0	0
0	0	0	0	65,000	0	0	0
150	0	0	0	82,731	0	0	0
0	0	0	0	48,000	0	0	0
17,071	11,024	0	0	1,292,203	836,954	0	0
2,000	0	0	0	320,000	0	0	0
0	0	0	0	30,000	42,431	0	0
0	0	0	0	200,000	85,160	0	0
2,159	0	0	0	206,730	155,286	0	0
170	0	0	0	4,830	0	0	0
136,845	48,177	514,100	0	7,083,431	1,408,959	0	0

Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness nor accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.



Estimated Net Costs as of September 30, 2015				
Life	Allocated Annuity	A&H	Unallocated Annuity	Total
Alabama	43,714	127,088	0	170,802
Alaska	0	0	0	0
Arizona	116,447	403,774	0	520,222
Arkansas	100,077	289,524	0	389,601
California	0	0	0	0
Colorado	92,066	492,209	0	584,275
Connecticut	0	0	0	0
Delaware	0	0	0	0
Dist. of Columbia	0	0	0	0
Florida	0	0	0	0
Georgia	0	0	0	0
Hawaii	0	0	0	0
Idaho	12,980	243,466	0	256,447
Illinois	0	0	0	0
Indiana	0	0	0	0
Iowa	0	0	0	0
Kansas	236,545	1,157,829	0	1,394,374
Kentucky	0	0	0	0
Louisiana	175,965	668,572	0	844,537
Maine	0	0	0	0
Maryland	0	0	0	0
Massachusetts	0	0	0	0
Michigan	0	0	0	0
Minnesota	0	0	0	0
Mississippi	82,657	375,026	0	457,683
Missouri	140,055	1,108,522	0	1,248,577
Montana	0	0	0	0
Nebraska	0	0	0	0
Nevada	875	1,015	0	1,890
New Hampshire	0	0	0	0
New Jersey	0	0	0	0
New Mexico	231	42,701	0	42,932
New York	0	0	0	0
North Carolina	0	0	0	0
North Dakota	0	0	0	0
Ohio	0	0	0	0
Oklahoma	1,602,537	2,174,253	3,926	3,780,715
Oregon	0	0	0	0
Pennsylvania	0	0	0	0
Puerto Rico	0	0	0	0
Rhode Island	0	0	0	0
South Carolina	0	0	0	0
South Dakota	0	0	0	0
Tennessee	0	0	0	0
Texas	738,345	2,963,862	226	3,702,433
Utah	1,698	18,734	0	20,432
Vermont	0	0	0	0
Virginia	0	0	0	0
Washington	0	0	0	0
West Virginia	0	0	0	0
Wisconsin	0	0	0	0
Wyoming	0	0	0	0
Other	0	0	0	0
<b>Total</b>	<b>3,344,193</b>	<b>10,066,576</b>	<b>4,151</b>	<b>13,414,920</b>

Summary:	
GA Covered Obligations	23,787,588
Add:	
GA claims incurred directly	4,754,904
GA expenses incurred directly	1,148,776
NOLHGA expenses	606,860
Remaining Inforce estimate	0
Less:	
Estate/other distributions	0
Other adjustments	4,734,481
Ceding commissions/ policy enhancements	1,898,919
Other recoveries (litigation, estate distributions, etc.)	10,249,808
Adjusted GA Costs	13,414,920
Per State breakdown	13,414,920

Assessments Called (Billed) or Refunded as of December 31, 2014							
Life	Allocated Annuity		A&H		Unallocated Annuity		
Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded	Assessments Called (i.e. Billed)	Assessments Refunded
266,000	0	171,943	0	0	0	0	0
0	0	418,014	0	81,022	0	0	0
659,371	0	0	0	0	0	0	0
216,260	251,470	906,211	80,000	0	100,117	0	0
58,740	0	371,260	0	0	0	0	0
500,000	0	1,500,000	0	0	0	0	0
369,626	0	1,034,674	0	0	0	0	0
299,790	0	600,210	0	0	0	0	0
0	0	1,723,861	0	0	0	0	0
15,200	0	14,200	0	0	0	0	0
35,000	0	30,000	0	0	0	0	0
3,455,258	1,633,000	2,943,368	1,391,000	0	0	0	0
6,280,667	2,588,741	53,716	22,192	0	0	0	0
8,382	0	46,618	0	0	0	0	0
12,164,294	4,473,211	9,814,075	1,493,192	81,022	100,117	0	0

Assessment information is compiled annually from state guaranty associations. This information is NOT audited or verified by NOLHGA. NOLHGA cannot comment as to the completeness nor accuracy of the information shown herein. Any such inquiries should be directed to each individual state guaranty association.





# **ASSESSABLE PREMIUM**

**Assessable Premium  
1988 – 2014**

This section contains the Total Assessable Premiums for the periods 1988 through 2014 by state, by account, by year. The data is obtained from the final Assessment Data Surveys as filed by member companies. **The premiums for 1988 through 1993 include all changes as a result of the 1988 - 1993 Assessment Data Resurvey.** Results of the resurvey were released to Guaranty Associations and insurance commissioners June 30, 1997.

Guaranty Associations may adjust the Assessment Data Survey premiums for any number of reasons (i.e. companies file corrected surveys; formula error occurred in the compilation of the data, companies are added/deleted from the premium base, the Guaranty Association uses a premium basis other than the Assessment Data Survey, etc.). Because of these adjustments, the premium basis used in the actual assessments by Guaranty Associations may differ from the enclosed data. Therefore, the enclosed material MAY NOT be utilized in protesting actual Guaranty Association assessments. **Neither NOLHGA nor the Guaranty Associations will attempt to “reconcile” the enclosed material to that used in actual assessments.** The data is provided to you solely to aid your company in determining its market share and related share of the insolvency costs.

The data may be used to estimate your company’s pro-rata share of the estimated costs for all insolvencies. This may be accomplished by calculating your share of the assessable premiums and applying that factor to the estimated insolvency costs. Premium figures for your company will need to be obtained from your records; neither NOLHGA nor the Guaranty Associations will provide company specific premium information. Note: When calculating your pro-rata share of premiums, please remember to use your 88-93 resurvey premiums as opposed to those originally filed.

Following are some, but not all, methods that may be considered in calculating your company’s pro-rata share. **NOTE these are not meant to be definitive accounting guidelines in determining guaranty assessment accruals, but are only offered as food for thought.**

- Determine Company’s premium on a state level, by account basis and divide by state, by account totals indicated in enclosed material. Apply this factor to the enclosed cost data on a by state, by account basis. This method most likely is the most accurate in determining a company’s pro rata share of the costs, however, it may also be the most complex to establish.
- Determine Company’s premium on a state level basis and divide by state totals indicated in enclosed material. Apply this factor to the enclosed cost data on a by state basis. This method generally ignores the type of market a company writes in. Somewhat less complicated than above approach, probably is not much of an extra effort to go one step further and determine by account share.
- Determine Company’s premium on a countrywide, by account basis and divide by countrywide, by account totals indicated in enclosed material. Apply this factor to the enclosed cost data on a countrywide, by account basis. Most likely the least accurate method, however, probably the easiest to administer.

In addition, the following points should also be taken into consideration when developing your cost estimates:

- Develop premium basis under above methods based on particular state provisions (i.e. 3 year average prior to year of insolvency, 1 year prior to year of assessment, etc.). A summary of state provisions is provided, however you are cautioned that this information HAS NOT been verified with the guaranty associations.
- Apply ratios developed above to assessment information provided to estimate amounts that may have been previously paid. Alternatively, companies should gather past paid assessment information from their own payment records as this would provide the most accurate payment information.
- Incorporate applicable premium tax offset provisions into above methods, subject to recoverability testing. Be sure to reflect tax recoveries as an asset as opposed to netting them against the accrual estimate if required.

Neither NOLHGA nor the Guaranty Associations make any representations or warranties as to the accuracy of the enclosed data.

**ALL AMOUNTS IN THE ENCLOSED REPORTS ARE SHOWN IN WHOLE DOLLARS**

**The data and enclosed funding schedules utilize estimates and may exclude costs incurred directly by the State Guaranty Associations, and actual assessments made by the Guaranty Associations may not coincide with the anticipated funding schedules. They should only be used in estimating your share of the insolvency costs. Since the data has not been audited, it MAY NOT be used in protesting actual assessments made by State Guaranty Associations. As such, neither NOLHGA nor the Guaranty Associations will attempt to reconcile the data presented in the enclosed reports to actual Guaranty Association assessments or explain differences.**

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Alabama	1988	970,835,828	443,818,753	755,579,803	-	2,170,234,384	0	
Alabama	1989	961,872,838	408,511,068	812,933,944	-	2,183,317,850	0	
Alabama	1990	989,979,831	452,536,894	834,467,504	-	2,276,984,229	0	
Alabama	1991	1,051,877,423	402,815,551	839,729,815	-	2,294,422,789	0	
Alabama	1992	1,106,095,824	428,907,893	829,216,722	-	2,364,220,439	0	
Alabama	1993	1,161,309,120	381,576,205	841,132,013	-	2,384,017,338	0	
Alabama	1994	1,263,827,052	531,556,069	845,718,962	-	2,641,102,083	0	
Alabama	1995	1,296,860,047	548,569,570	848,012,082	-	2,693,441,699	0	
Alabama	1996	1,277,829,767	494,741,984	828,155,819	-	2,600,727,570	0	
Alabama	1997	1,527,568,976	584,143,645	809,928,972	-	2,921,641,593	0	
Alabama	1998	1,765,228,816	656,412,928	801,838,709	-	3,223,480,453	0	
Alabama	1999	1,522,162,487	970,984,676	832,518,202	-	3,325,665,365	0	
Alabama	2000	1,495,584,985	1,100,140,248	839,904,048	-	3,435,629,281	0	
Alabama	2001	1,437,218,805	1,353,545,718	851,034,121	-	3,641,798,644	0	
Alabama	2002	1,476,872,679	1,688,525,889	869,103,587	-	4,034,502,155	0	
Alabama	2003	1,599,611,950	1,597,500,288	950,050,960	-	4,147,163,198	0	
Alabama	2004	1,580,545,670	1,409,043,866	1,002,804,803	-	3,992,394,339	0	
Alabama	2005	1,611,639,721	1,323,709,890	1,052,387,230	-	3,987,736,841	0	
Alabama	2006	1,705,149,763	1,528,232,544	1,239,555,578	-	4,472,937,885	0	
Alabama	2007	1,716,976,644	1,490,878,108	1,386,765,456	-	4,594,620,208	0	
Alabama	2008	1,721,718,796	2,068,735,254	1,392,087,604	-	5,182,541,654	0	
Alabama	2009	1,801,381,577	2,071,513,165	1,416,706,082	-	5,289,600,824	0	
Alabama	2010	1,820,141,971	1,704,196,131	1,454,644,461	-	4,978,982,563	0	
Alabama	2011	1,947,668,716	1,673,224,938	1,462,025,446	-	5,082,919,100	0	
Alabama	2012	2,024,787,258	1,711,584,871	1,447,719,607	-	5,184,091,736	0	
Alabama	2013	2,048,341,878	1,698,846,231	1,359,398,387	-	5,106,586,496	0	
Alabama	2014	2,271,980,928	1,781,087,625	1,421,537,578	-	5,474,606,131	0	
Alaska	1988	108,194,556	146,027,211	165,500,532	70,708,094	490,430,393	0	
Alaska	1989	98,720,606	80,620,637	199,478,149	133,807,535	512,626,927	0	
Alaska	1990	105,521,489	82,639,779	211,313,179	58,817,866	458,292,313	0	
Alaska	1991	117,021,644	74,559,241	242,267,271	71,511,693	505,359,849	0	
Alaska	1992	118,894,951	63,469,977	195,289,258	65,045,346	442,699,532	0	
Alaska	1993	124,823,759	54,607,616	242,415,660	72,723,507	494,570,542	0	
Alaska	1994	132,580,495	69,155,054	259,965,547	56,724,285	518,425,381	0	
Alaska	1995	136,692,524	71,601,082	265,469,085	49,273,564	523,036,255	0	
Alaska	1996	124,780,376	45,704,264	270,885,227	40,384,762	481,754,629	0	
Alaska	1997	125,738,063	66,860,564	191,985,698	61,100,032	445,684,357	0	
Alaska	1998	123,945,958	59,588,328	132,772,524	42,355,593	358,662,403	0	
Alaska	1999	131,820,177	83,350,395	140,227,309	42,102,959	397,500,840	0	
Alaska	2000	141,314,368	122,751,017	158,093,390	7,989,596	430,148,371	14,908,166	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2001	173,597,642	116,820,390	150,122,514	41,824,400	482,364,946	5,569,661	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2002	193,663,196	171,296,638	168,182,313	15,547,458	548,689,605	4,906,199	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2003	139,954,280	153,221,020	170,635,372	16,610,763	480,421,435	3,996,650	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2004	147,386,672	144,998,873	177,280,241	4,960,972	474,626,758	3,566,905	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2005	145,601,854	159,009,772	190,560,149	8,843,589	504,015,364	1,852,360	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2006	174,475,329	184,705,486	221,790,985	9,483,144	590,454,944	1,821,829	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2007	180,292,423	231,031,591	233,570,214	15,048,615	659,942,843	1,147,809	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2008	212,486,382	213,904,174	252,373,069	5,099,315	683,862,940	371,582	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2009	266,442,943	228,527,036	281,548,760	12,409,371	788,928,110	748,877	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2010	281,673,668	220,667,006	308,685,000	4,839,573	815,865,247	1,079,945	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2011	276,572,479	197,547,077	317,137,286	5,858,989	797,115,831	597,037	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2012	321,895,443	221,068,561	319,589,038	10,197,104	872,750,146	554,767	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2013	311,938,125	199,744,646	341,407,395	6,001,195	859,091,361	465,874	UA 403b (A,L5.2+6.3) included in Col 2
Alaska	2014	265,256,702	359,672,160	351,237,705	11,868,677	988,035,244	1,313,592	UA 403b (A,L5.2+6.3) included in Col 2

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Arizona	1988	688,326,688	807,437,615	738,008,373	-	2,233,772,676	0	
Arizona	1989	618,828,696	902,016,256	741,844,889	-	2,262,689,841	0	
Arizona	1990	668,078,492	1,036,854,062	759,453,231	-	2,464,385,785	0	
Arizona	1991	680,516,072	1,033,819,972	818,143,873	-	2,532,479,917	0	
Arizona	1992	699,190,174	962,225,506	888,167,789	-	2,549,583,469	0	
Arizona	1993	769,661,289	745,520,009	899,185,814	-	2,414,367,112	0	
Arizona	1994	835,246,733	1,057,454,156	947,657,514	-	2,840,358,403	0	
Arizona	1995	904,819,131	1,101,342,449	991,282,948	-	2,997,444,528	0	
Arizona	1996	914,872,582	1,013,791,854	1,016,208,279	-	2,944,872,715	0	
Arizona	1997	958,535,220	988,369,329	1,021,320,576	-	2,968,225,125	0	
Arizona	1998	1,066,565,381	1,008,731,917	1,116,492,090	-	3,191,789,388	0	
Arizona	1999	1,009,492,961	1,359,033,618	1,211,810,659	-	3,580,337,238	0	
Arizona	2000	1,087,230,956	1,428,669,305	1,313,172,243	-	3,829,072,504	0	
Arizona	2001	1,110,962,972	2,003,768,866	1,467,882,791	-	4,582,614,629	0	
Arizona	2002	1,186,595,842	3,012,431,693	1,756,613,240	-	5,955,640,775	0	
Arizona	2003	1,269,051,596	2,556,235,601	2,121,912,584	-	5,947,199,781	0	
Arizona	2004	1,391,009,540	2,372,069,445	2,449,137,809	-	6,212,216,794	0	
Arizona	2005	1,479,077,664	2,451,301,787	2,565,072,815	-	6,495,452,266	0	
Arizona	2006	1,780,931,161	2,684,510,258	3,172,639,072	-	7,638,080,491	0	
Arizona	2007	1,667,766,491	2,507,933,408	3,465,227,671	-	7,640,927,570	0	
Arizona	2008	1,711,134,036	3,435,799,732	3,520,262,661	-	8,667,196,429	0	
Arizona	2009	1,825,183,771	3,418,937,829	3,407,597,263	-	8,651,718,863	0	
Arizona	2010	1,869,327,765	2,866,849,158	3,334,402,749	-	8,070,579,672	0	
Arizona	2011	1,955,128,177	2,852,336,498	3,587,172,205	-	8,394,636,880	1	
Arizona	2012	2,002,085,483	3,224,670,239	3,599,827,562	-	8,826,583,284	0	
Arizona	2013	2,026,680,681	2,797,739,910	3,409,561,642	-	8,233,982,233	0	
Arizona	2014	2,082,230,449	4,026,872,310	3,512,465,208	-	9,621,567,967	0	
Arkansas	1988	403,585,594	188,657,941	660,755,540	89,549,455	1,342,548,530	0	
Arkansas	1989	389,097,958	199,354,598	716,957,257	88,768,750	1,394,178,563	0	
Arkansas	1990	401,230,229	224,050,808	791,102,524	83,347,994	1,499,731,555	0	
Arkansas	1991	477,470,898	200,132,968	820,348,714	116,564,832	1,614,517,412	0	
Arkansas	1992	519,815,865	256,497,945	870,503,940	97,100,599	1,743,918,349	0	
Arkansas	1993	538,560,400	202,989,051	934,145,868	101,590,201	1,777,285,520	0	
Arkansas	1994	684,050,813	270,384,983	938,798,293	97,199,515	1,990,433,604	0	
Arkansas	1995	707,862,793	264,823,669	997,473,403	100,491,974	2,070,651,839	0	
Arkansas	1996	656,253,210	260,552,792	1,015,805,406	101,852,660	2,034,464,068	0	
Arkansas	1997	620,263,360	314,827,473	986,732,375	121,341,074	2,043,164,282	0	
Arkansas	1998	596,902,987	391,333,115	991,468,701	15,368,342	1,995,073,145	11,381,553	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	1999	595,238,824	564,853,228	1,080,611,824	5,046,298	2,245,750,174	10,139,684	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2000	605,102,651	450,103,841	1,155,058,552	13,020,484	2,223,285,528	11,349,582	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2001	659,858,807	649,078,023	1,304,080,389	16,444,055	2,629,461,274	9,343,242	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2002	702,625,994	946,958,659	1,393,730,603	21,180,324	3,064,495,580	6,304,586	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2003	720,689,870	890,625,150	1,453,398,803	19,635,793	3,084,349,616	9,111,449	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2004	749,357,414	727,020,106	1,520,277,078	16,411,295	3,013,065,893	25,192,022	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2005	744,613,906	806,403,405	1,609,434,977	22,475,838	3,182,928,126	17,230,094	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2006	780,217,180	865,121,851	1,799,991,112	16,724,420	3,462,054,563	12,280,436	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2007	815,302,125	943,373,344	2,039,235,950	25,474,886	3,823,386,305	10,357,768	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2008	825,230,520	1,202,242,267	2,147,823,072	16,744,074	4,192,039,933	21,787,122	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2009	885,310,566	1,153,293,201	2,232,342,344	29,223,951	4,300,170,062	21,550,471	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2010	897,304,304	924,235,255	2,314,383,786	16,989,914	4,152,913,259	37,873,210	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2011	912,378,715	1,028,003,188	2,365,102,358	25,301,859	4,330,786,120	49,107,552	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2012	1,009,296,267	1,084,481,312	2,393,160,347	23,387,728	4,510,325,654	35,215,131	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2013	1,034,811,779	980,225,329	1,946,751,826	55,737,640	4,017,526,574	29,692,575	UA 403b (A,L5.2+6.3) included in Col 2
Arkansas	2014	1,019,641,413	1,127,031,741	2,645,994,550	15,016,515	4,807,684,219	85,920,395	UA 403b (A,L5.2+6.3) included in Col 2

For member company and GA use only. The data utilizes estimates and excludes many costs incurred directly by GAs. It MAY NOT be utilized in protesting actual GA assessments.

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
California	1988	5,869,859,995	5,645,144,027	6,136,765,670	-	17,651,769,692	0	
California	1989	5,571,024,545	6,375,337,792	6,799,488,909	-	18,745,851,246	0	
California	1990	6,060,907,103	7,306,550,305	6,895,250,045	-	20,262,707,453	0	
California	1991	6,457,630,456	6,896,588,577	6,959,707,145	-	20,313,926,178	0	
California	1992	6,725,017,888	6,447,826,508	6,809,883,831	-	19,982,728,227	0	
California	1993	6,899,295,248	6,183,736,809	6,660,249,179	-	19,743,281,236	0	
California	1994	7,376,932,083	9,485,826,336	6,316,933,092	-	23,179,691,511	0	
California	1995	7,579,574,085	8,704,477,714	6,233,903,746	-	22,517,955,545	0	
California	1996	7,616,946,775	7,718,980,446	6,374,956,738	-	21,710,883,959	0	
California	1997	7,800,798,993	7,481,076,398	6,528,123,426	-	21,809,998,817	0	
California	1998	7,766,804,281	7,004,696,085	6,543,001,806	-	21,314,502,172	0	
California	1999	7,885,292,351	9,793,355,153	6,990,754,845	-	24,669,402,349	0	
California	2000	8,863,491,410	10,223,112,717	7,479,315,118	-	26,565,919,245	0	
California	2001	8,612,598,599	14,092,356,822	8,100,626,986	-	30,805,582,407	0	
California	2002	9,057,974,748	18,455,328,942	8,589,681,968	-	36,102,985,658	0	
California	2003	9,556,919,352	15,880,841,833	9,223,789,031	-	34,661,550,216	0	
California	2004	10,265,295,621	14,543,251,286	10,073,894,659	-	34,882,441,566	0	
California	2005	10,517,958,453	13,186,564,470	11,094,211,901	-	34,798,734,824	0	
California	2006	11,359,413,366	16,932,938,392	13,146,775,669	-	41,439,127,427	0	
California	2007	11,808,943,698	14,644,539,021	14,751,063,188	-	41,204,545,907	0	
California	2008	12,228,474,409	18,955,401,486	16,184,598,925	-	47,368,474,820	0	
California	2009	12,567,430,402	18,152,537,452	17,576,967,802	-	48,296,935,656	0	
California	2010	13,286,970,914	14,301,467,557	17,482,654,368	-	45,071,092,839	0	
California	2011	13,550,580,847	13,874,371,219	19,045,939,301	-	46,470,891,367	0	
California	2012	14,090,324,708	13,454,101,251	18,147,485,702	-	45,691,911,661	0	
California	2013	14,166,836,636	13,273,178,082	18,630,261,988	-	46,070,276,706	0	
California	2014	14,698,461,843	14,598,030,629	17,255,933,738	-	46,552,426,210	0	
Colorado	1988	828,881,751	904,720,795	722,246,214	-	2,455,848,760	0	
Colorado	1989	755,347,127	830,367,259	778,209,288	-	2,363,923,674	0	
Colorado	1990	780,245,914	904,046,068	829,193,863	-	2,513,485,845	0	
Colorado	1991	853,159,701	972,231,813	890,312,886	-	2,715,704,400	0	
Colorado	1992	865,720,501	838,610,368	934,379,767	-	2,638,710,636	0	
Colorado	1993	963,784,454	687,758,554	1,011,110,506	-	2,662,653,514	0	
Colorado	1994	1,030,999,407	895,579,411	1,063,105,936	-	2,989,684,754	0	
Colorado	1995	1,105,172,733	988,485,271	1,157,687,855	-	3,251,345,859	0	
Colorado	1996	1,140,336,981	788,299,041	1,223,491,697	-	3,152,127,719	0	
Colorado	1997	1,161,040,457	901,641,637	1,249,027,863	-	3,311,709,957	0	
Colorado	1998	1,187,254,176	1,117,339,967	1,284,019,308	-	3,588,613,451	0	
Colorado	1999	1,195,136,849	1,457,970,263	1,538,677,636	-	4,191,784,748	0	
Colorado	2000	1,532,738,790	1,252,265,769	1,661,069,947	-	4,446,074,506	0	
Colorado	2001	1,239,300,879	1,652,794,944	1,840,536,638	-	4,732,632,461	0	
Colorado	2002	1,304,495,820	2,245,509,671	1,853,776,788	-	5,403,782,279	0	
Colorado	2003	1,404,979,031	2,057,490,553	2,102,697,784	-	5,565,167,368	0	
Colorado	2004	1,461,151,703	1,939,972,242	2,298,669,662	-	5,699,793,607	0	
Colorado	2005	1,489,479,668	2,026,059,726	2,432,877,293	-	5,948,416,687	0	
Colorado	2006	1,587,281,819	2,158,883,056	2,683,256,306	-	6,429,421,181	0	
Colorado	2007	1,640,732,290	1,977,782,927	3,559,739,931	-	7,178,255,148	0	
Colorado	2008	1,689,623,832	2,747,988,136	3,889,919,140	-	8,327,531,108	0	
Colorado	2009	1,832,884,396	2,931,587,212	4,356,781,877	-	9,121,253,485	0	
Colorado	2010	1,933,741,077	2,945,911,265	4,083,295,457	-	8,962,947,799	0	
Colorado	2011	1,975,897,054	3,167,131,653	4,094,188,764	-	9,237,217,471	0	
Colorado	2012	2,115,900,124	3,208,701,197	4,016,525,119	-	9,341,126,440	0	
Colorado	2013	2,201,558,974	3,244,900,516	3,976,660,185	-	9,423,119,675	0	
Colorado	2014	2,308,019,920	3,247,756,505	4,066,649,127	-	9,622,425,552	0	



**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated		Unallocated	Assessable Premium Total	403(b)	Notes
			Annuity	A&H				
Connecticut	1988	1,088,101,087	814,138,809	2,007,923,266	1,056,248,596	4,966,411,758	0	
Connecticut	1989	1,150,185,716	924,054,498	2,357,785,708	917,855,756	5,349,881,678	0	
Connecticut	1990	1,224,476,571	1,396,613,823	2,605,274,310	904,765,983	6,131,130,687	0	
Connecticut	1991	1,259,496,517	868,623,997	2,080,101,981	798,555,349	5,006,777,844	0	
Connecticut	1992	1,263,353,236	1,013,246,298	1,900,074,462	620,598,543	4,797,272,539	0	
Connecticut	1993	1,379,972,689	802,506,092	1,763,174,845	537,714,964	4,483,368,590	0	
Connecticut	1994	1,601,094,600	1,467,073,952	1,752,533,368	1,773,874,230	6,594,576,150	0	
Connecticut	1995	1,584,649,056	1,600,898,074	2,067,627,222	671,136,066	5,924,310,418	0	
Connecticut	1996	1,638,095,187	1,215,287,036	1,635,755,629	520,507,398	5,009,645,250	0	
Connecticut	1997	1,550,476,848	1,517,374,403	1,343,566,612	473,221,338	4,884,639,201	0	
Connecticut	1998	1,718,180,622	1,306,572,294	1,663,892,131	(24,492,761)	4,664,152,286	0	
Connecticut	1999	1,598,661,952	1,852,264,435	1,816,115,978	691,544,953	5,958,587,318	0	
Connecticut	2000	1,694,456,096	2,293,919,836	1,960,756,971	568,895,089	6,518,027,992	0	
Connecticut	2001	1,648,001,680	3,469,628,636	2,062,471,090	473,081,692	7,653,183,098	24,602,649	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2002	1,659,039,792	4,956,566,466	2,245,740,057	166,919,546	9,028,265,861	17,400,336	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2003	1,714,184,436	5,352,613,731	2,408,845,740	280,445,747	9,756,089,654	82,137,504	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2004	1,816,689,372	5,334,295,148	2,812,657,380	352,670,408	10,316,312,308	727,248,019	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2005	1,943,840,851	5,044,679,490	4,498,625,923	3,447,456,795	14,934,603,059	69,019,354	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2006	1,977,069,693	4,795,359,905	4,833,278,044	318,648,337	11,924,355,979	151,223,088	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2007	2,091,275,430	5,166,646,752	5,271,538,201	714,599,286	13,244,059,669	107,224,180	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2008	2,055,376,551	6,380,098,907	4,962,655,584	389,986,992	13,788,118,034	127,841,650	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2009	2,196,997,367	6,506,224,856	5,122,671,333	1,055,986,375	14,881,879,931	56,924,327	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2010	2,232,436,597	3,713,263,362	4,833,585,658	984,136,721	11,763,422,338	126,590,023	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2011	2,238,766,302	3,909,895,934	4,647,019,231	422,628,547	11,218,310,014	51,884,837	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2012	2,359,217,702	4,325,414,390	4,792,751,932	369,442,094	11,846,826,118	56,132,570	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2013	2,329,010,076	4,430,099,076	5,017,778,380	521,565,272	12,298,452,804	143,945,559	UA 403b (A,L5.2+6.3) included in Col 2
Connecticut	2014	2,301,758,473	4,751,610,122	5,418,515,123	347,888,164	12,819,771,882	214,929,241	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	1988	268,677,160	200,351,054	123,852,673	-	592,880,887	0	
Delaware	1989	294,024,103	277,245,305	147,063,120	-	718,332,528	0	
Delaware	1990	279,345,372	428,678,579	159,149,269	-	867,173,220	0	
Delaware	1991	251,924,669	152,105,063	167,312,321	95,930,921	667,272,974	0	
Delaware	1992	300,680,060	166,194,571	179,825,527	119,591,410	766,291,568	0	
Delaware	1993	319,455,282	168,982,760	198,654,435	78,806,194	765,898,671	0	
Delaware	1994	428,382,476	523,220,061	205,453,787	213,997,835	1,371,054,159	0	
Delaware	1995	661,567,700	708,830,689	212,484,286	82,769,667	1,665,652,342	0	
Delaware	1996	549,255,118	655,937,573	224,620,626	41,489,322	1,471,302,639	0	
Delaware	1997	537,212,842	630,683,634	224,519,103	110,664,993	1,503,080,572	0	
Delaware	1998	819,860,827	925,457,335	248,690,733	78,513,421	2,072,522,316	10,180,962	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	1999	754,883,179	676,625,661	262,311,238	41,695,890	1,735,515,968	32,717,798	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2000	902,167,421	807,627,348	279,902,759	55,021,022	2,044,718,550	15,471,277	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2001	902,534,951	917,437,538	321,097,608	503,753,044	2,644,823,141	877,471	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2002	692,500,394	1,409,947,304	328,355,457	31,912,055	2,462,715,210	1,343,470	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2003	563,347,541	1,580,795,606	425,855,058	30,424,834	2,600,423,039	21,524,800	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2004	522,708,579	2,834,016,464	491,073,341	41,902,580	3,889,700,964	7,141,705	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2005	660,228,251	1,421,390,035	579,179,085	196,304,730	2,857,102,101	67,234,192	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2006	882,213,488	2,398,665,193	758,889,321	88,707,613	4,128,475,615	2,211,338	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2007	852,112,573	1,808,576,871	868,659,122	17,784,824	3,547,133,390	622,293	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2008	1,025,017,351	1,910,162,221	933,158,813	369,698,279	4,238,036,664	879,400	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2009	822,552,558	1,412,206,711	988,941,253	135,349,822	3,359,050,344	519,387	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2010	1,361,781,004	2,224,925,460	1,042,389,719	380,451,203	5,009,547,386	891,005	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2011	1,276,585,349	2,447,798,958	960,004,957	21,932,357	4,706,321,621	768,093	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2012	1,198,044,498	2,785,510,402	657,546,305	186,946,251	4,828,047,456	537,052	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2013	965,551,664	2,164,682,905	509,198,021	44,607,864	3,684,040,454	1,407,219	UA 403b (A,L5.2+6.3) included in Col 2
Delaware	2014	925,035,815	2,670,489,704	551,761,086	9,214,813	4,156,501,418	75,394,855	UA 403b (A,L5.2+6.3) included in Col 2

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Dist. Of Columbia	1988	-	-	-	-	0	0	
Dist. Of Columbia	1989	-	-	-	-	0	0	
Dist. Of Columbia	1990	-	-	-	-	0	0	
Dist. Of Columbia	1991	217,338,412	180,130,467	510,479,203	-	907,948,082	0	
Dist. Of Columbia	1992	210,556,219	229,032,964	532,295,059	-	971,884,242	0	
Dist. Of Columbia	1993	207,127,514	164,168,075	555,080,312	-	926,375,901	0	
Dist. Of Columbia	1994	236,776,873	174,802,375	589,711,121	-	1,001,290,369	0	
Dist. Of Columbia	1995	234,349,983	198,810,580	627,674,026	-	1,060,834,589	0	
Dist. Of Columbia	1996	416,473,837	153,864,229	616,338,520	-	1,186,676,586	0	
Dist. Of Columbia	1997	263,347,768	380,001,823	578,124,488	-	1,221,474,079	0	
Dist. Of Columbia	1998	292,761,053	180,723,360	691,258,384	-	1,164,742,797	0	
Dist. Of Columbia	1999	249,107,368	372,749,297	739,288,811	-	1,361,145,476	0	
Dist. Of Columbia	2000	266,914,407	190,477,399	810,659,448	-	1,268,051,254	0	
Dist. Of Columbia	2001	258,847,716	249,653,429	750,560,040	-	1,259,061,185	0	
Dist. Of Columbia	2002	276,884,688	485,283,204	877,958,136	-	1,640,126,028	0	
Dist. Of Columbia	2003	311,849,706	490,061,992	901,468,918	-	1,703,380,616	0	
Dist. Of Columbia	2004	305,373,489	389,560,861	930,139,944	-	1,625,074,294	0	
Dist. Of Columbia	2005	357,640,743	254,186,592	963,803,577	-	1,575,630,912	0	
Dist. Of Columbia	2006	355,321,670	273,683,351	963,082,608	-	1,592,087,629	0	
Dist. Of Columbia	2007	376,219,516	454,474,562	1,166,633,067	-	1,997,327,145	0	
Dist. Of Columbia	2008	367,138,554	463,223,374	1,296,792,711	-	2,127,154,639	0	
Dist. Of Columbia	2009	589,760,311	402,348,019	1,340,338,177	-	2,332,446,507	0	
Dist. Of Columbia	2010	582,050,124	356,639,884	1,356,062,472	-	2,294,752,480	0	
Dist. Of Columbia	2011	555,448,782	322,957,063	1,478,092,696	-	2,356,498,541	0	
Dist. Of Columbia	2012	569,416,328	331,727,663	1,417,656,271	-	2,318,800,262	0	
Dist. Of Columbia	2013	599,092,036	344,442,817	1,546,493,942	-	2,490,028,795	0	
Dist. Of Columbia	2014	608,274,115	489,914,827	1,457,442,456	-	2,555,631,398	0	
Florida	1988	2,904,264,606	2,766,315,166	4,016,774,828	-	9,687,354,600	0	
Florida	1989	2,622,317,118	3,090,286,175	4,566,724,561	-	10,279,327,854	0	
Florida	1990	2,785,056,749	3,399,675,776	4,910,814,104	-	11,095,546,629	0	
Florida	1991	3,018,214,798	3,260,602,915	4,824,686,085	-	11,103,503,798	0	
Florida	1992	3,162,112,541	3,336,448,589	5,037,561,670	-	11,536,122,800	0	
Florida	1993	3,409,968,139	2,977,923,343	5,262,005,332	-	11,649,896,814	0	
Florida	1994	3,715,944,861	3,650,195,195	5,365,881,056	-	12,732,021,112	0	
Florida	1995	4,287,121,478	3,533,068,915	5,524,451,760	-	13,344,642,153	0	
Florida	1996	4,054,776,472	3,336,938,386	5,511,083,411	-	12,902,798,269	0	
Florida	1997	4,280,528,455	3,709,224,961	5,430,501,418	-	13,420,254,834	0	
Florida	1998	4,277,963,293	3,707,410,535	5,537,143,929	-	13,522,517,757	0	
Florida	1999	4,145,941,046	5,013,620,199	5,741,068,706	-	14,900,629,951	0	
Florida	2000	4,328,405,879	5,902,011,296	6,043,302,610	-	16,273,719,785	0	
Florida	2001	4,556,230,821	8,535,906,409	6,691,943,712	-	19,784,080,942	0	
Florida	2002	4,722,240,139	12,062,139,569	7,128,916,882	-	23,913,296,590	0	
Florida	2003	5,134,646,920	11,338,322,377	7,680,083,229	-	24,153,052,526	0	
Florida	2004	5,619,245,870	8,878,815,674	8,589,728,379	-	23,087,789,923	0	
Florida	2005	5,896,022,804	7,607,281,653	9,941,072,388	-	23,444,376,845	0	
Florida	2006	6,477,413,628	8,236,527,265	10,959,160,794	-	25,673,101,687	0	
Florida	2007	6,737,841,562	9,503,241,605	14,723,125,905	-	30,964,209,072	0	
Florida	2008	6,902,676,520	13,498,259,765	15,399,410,273	-	35,800,346,558	0	
Florida	2009	6,999,870,075	13,125,370,809	15,565,154,033	-	35,690,394,917	0	
Florida	2010	7,258,349,178	11,073,309,892	16,019,974,112	-	34,351,633,182	0	
Florida	2011	7,532,542,724	10,744,644,453	16,012,672,884	-	34,289,860,061	0	
Florida	2012	7,825,022,377	13,111,423,767	14,295,540,155	-	35,231,986,299	0	
Florida	2013	7,908,130,067	11,167,755,761	13,725,596,130	-	32,801,481,958	0	
Florida	2014	8,148,702,937	12,262,895,711	15,280,959,382	-	35,692,558,030	0	

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**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Georgia	1988	1,651,853,622	637,077,492	1,539,502,266	590,976,969	4,419,410,349	0	
Georgia	1989	1,746,241,815	628,533,462	1,693,237,863	596,919,974	4,664,933,114	0	
Georgia	1990	2,309,173,087	760,124,196	1,824,468,127	551,210,647	5,444,976,057	0	
Georgia	1991	1,841,069,807	605,465,260	1,912,591,664	689,638,415	5,048,765,146	0	
Georgia	1992	1,970,694,356	803,565,373	2,000,369,427	526,747,407	5,301,376,563	0	
Georgia	1993	2,098,423,104	531,702,558	2,146,166,805	522,014,082	5,298,306,549	0	
Georgia	1994	2,282,019,202	705,403,547	2,282,243,817	487,037,622	5,756,704,188	0	
Georgia	1995	2,567,907,585	716,891,479	2,380,262,718	531,272,701	6,196,334,483	0	
Georgia	1996	2,369,005,513	764,306,413	2,449,589,248	441,261,624	6,024,162,798	0	
Georgia	1997	2,428,324,567	768,673,675	2,434,033,051	447,223,192	6,078,254,485	0	
Georgia	1998	2,622,036,548	747,830,907	2,510,294,567	420,309,326	6,300,471,348	0	
Georgia	1999	2,768,837,267	1,144,539,525	2,687,358,073	368,226,950	6,968,961,815	0	
Georgia	2000	2,705,365,144	1,188,060,986	2,792,966,214	441,152,243	7,127,544,587	0	
Georgia	2001	2,809,156,234	1,740,072,374	2,884,712,920	408,108,249	7,842,049,777	0	
Georgia	2002	2,920,365,305	2,492,103,815	2,847,086,261	529,180,604	8,788,735,985	0	
Georgia	2003	3,000,073,998	2,506,300,505	2,844,873,479	669,389,456	9,020,637,438	0	
Georgia	2004	3,125,411,036	1,976,527,927	2,985,047,415	611,573,059	8,698,559,437	0	
Georgia	2005	3,263,007,134	1,960,725,544	3,209,940,917	644,182,010	9,077,855,805	0	
Georgia	2006	3,505,771,048	2,099,956,017	3,741,417,739	647,129,014	9,994,273,818	0	
Georgia	2007	3,582,468,504	2,129,925,976	4,402,674,249	614,422,918	10,729,491,647	0	
Georgia	2008	3,702,644,975	3,044,225,771	4,891,949,987	809,438,239	12,448,258,972	0	
Georgia	2009	3,820,786,015	2,985,838,083	5,335,452,434	624,736,998	12,766,813,530	0	
Georgia	2010	3,995,546,886	2,436,414,758	6,271,861,186	708,006,189	13,411,829,019	0	
Georgia	2011	3,983,128,965	2,572,352,693	6,426,640,876	678,456,498	13,660,579,032	0	
Georgia	2012	4,320,375,438	3,347,688,205	5,308,193,551	619,779,629	13,596,036,823	0	
Georgia	2013	4,338,355,798	2,565,193,385	4,630,988,577	843,683,795	12,378,221,555	0	
Georgia	2014	4,254,780,749	3,198,786,000	4,872,373,920	732,966,381	13,058,907,050	0	
Hawaii	1988	292,686,064	222,200,416	119,228,811	-	634,115,291	0	
Hawaii	1989	271,467,846	293,377,869	125,767,114	-	690,612,829	0	
Hawaii	1990	307,921,019	385,024,538	130,123,595	-	823,069,152	0	
Hawaii	1991	339,685,365	291,514,770	138,284,159	-	769,484,294	0	
Hawaii	1992	350,257,420	308,282,152	148,633,372	-	807,172,944	0	
Hawaii	1993	352,932,662	256,075,180	153,389,324	-	762,397,166	0	
Hawaii	1994	376,354,138	387,647,554	157,065,300	-	921,066,992	0	
Hawaii	1995	459,545,008	384,824,639	158,199,562	-	1,002,569,209	0	
Hawaii	1996	413,233,413	489,260,313	175,717,710	-	1,078,211,436	0	
Hawaii	1997	446,611,937	357,280,503	175,447,406	-	979,339,846	0	
Hawaii	1998	413,901,881	413,338,303	170,690,538	-	997,930,722	0	
Hawaii	1999	437,280,519	438,396,889	182,601,407	-	1,058,278,815	0	
Hawaii	2000	514,076,764	567,135,516	201,211,269	-	1,282,423,549	0	
Hawaii	2001	393,712,531	624,528,133	208,532,835	-	1,226,773,499	0	
Hawaii	2002	474,929,610	829,282,949	224,955,478	-	1,529,168,037	0	
Hawaii	2003	521,909,669	797,316,118	234,767,150	-	1,553,992,937	0	
Hawaii	2004	469,416,393	704,378,484	250,783,994	-	1,424,578,871	0	
Hawaii	2005	497,219,236	692,529,159	265,357,425	-	1,455,105,820	0	
Hawaii	2006	510,463,157	838,750,531	338,469,824	-	1,687,683,512	0	
Hawaii	2007	505,107,454	842,533,842	402,081,140	-	1,749,722,436	0	
Hawaii	2008	604,155,199	1,098,537,973	454,006,775	-	2,156,699,947	0	
Hawaii	2009	612,444,475	980,409,275	977,121,609	-	2,569,975,359	0	
Hawaii	2010	633,237,335	810,659,609	1,186,022,784	-	2,629,919,728	0	
Hawaii	2011	643,574,500	883,326,217	866,175,548	-	2,393,076,265	0	
Hawaii	2012	673,101,632	873,677,574	1,132,254,241	-	2,679,033,447	0	
Hawaii	2013	764,845,153	867,994,635	356,693,857	-	1,989,533,645	0	
Hawaii	2014	710,122,339	879,583,941	761,524,166	-	2,351,230,446	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Idaho	1988	209,218,365	202,403,417	127,835,580	-	539,457,362	0	
Idaho	1989	188,151,307	202,928,400	131,191,153	-	522,270,860	0	
Idaho	1990	231,237,401	209,817,899	132,075,566	-	573,130,866	0	
Idaho	1991	227,915,285	215,609,153	134,230,766	-	577,755,204	0	
Idaho	1992	233,551,360	221,813,747	140,162,314	-	595,527,421	0	
Idaho	1993	249,047,127	185,562,498	161,754,102	-	596,363,727	0	
Idaho	1994	264,160,806	217,683,968	176,895,710	-	658,740,484	0	
Idaho	1995	280,977,226	218,531,343	413,583,394	-	913,091,963	0	
Idaho	1996	285,850,570	209,367,847	701,148,543	-	1,196,366,960	0	
Idaho	1997	288,442,487	214,100,988	692,479,444	-	1,195,022,919	0	
Idaho	1998	292,525,566	234,439,692	723,378,162	-	1,250,343,420	0	
Idaho	1999	286,845,096	278,075,266	808,352,623	-	1,373,272,985	0	
Idaho	2000	305,108,271	317,256,120	979,520,802	-	1,601,885,193	0	
Idaho	2001	314,931,002	369,758,027	1,045,803,684	-	1,730,492,713	0	
Idaho	2002	316,049,014	532,399,255	1,152,783,294	-	2,001,231,563	0	
Idaho	2003	338,447,654	493,198,114	1,275,933,536	-	2,107,579,304	0	
Idaho	2004	346,977,476	477,691,623	1,380,118,307	-	2,204,787,406	0	
Idaho	2005	360,890,133	519,455,789	1,410,076,974	-	2,290,422,896	0	
Idaho	2006	393,545,884	568,866,865	1,582,104,957	-	2,544,517,706	0	
Idaho	2007	408,458,502	458,571,123	1,758,385,374	-	2,625,414,999	0	
Idaho	2008	417,886,894	600,625,736	1,908,888,744	-	2,927,401,374	0	
Idaho	2009	452,639,962	632,743,888	2,109,951,242	-	3,195,335,092	0	
Idaho	2010	471,480,159	562,603,618	1,856,258,256	-	2,890,342,033	0	
Idaho	2011	479,146,732	619,816,840	1,885,326,273	-	2,984,289,845	0	
Idaho	2012	485,889,296	570,440,270	1,804,463,005	-	2,860,792,571	0	
Idaho	2013	506,674,937	590,926,716	1,998,654,032	-	3,096,255,685	0	
Idaho	2014	531,349,729	606,405,385	2,171,330,662	-	3,309,085,776	0	
Illinois	1988	2,916,560,905	2,858,069,425	4,014,954,929	2,266,160,590	12,055,745,849	0	
Illinois	1989	2,700,553,206	2,674,346,269	4,301,382,157	2,493,039,004	12,169,320,636	0	
Illinois	1990	3,209,665,412	3,309,153,972	4,650,013,014	2,299,751,811	13,468,584,209	0	
Illinois	1991	3,240,873,981	2,568,263,110	4,989,068,321	2,543,478,586	13,341,683,998	0	
Illinois	1992	3,525,611,739	3,080,341,168	5,267,388,215	1,796,618,481	13,669,959,603	0	
Illinois	1993	3,755,748,488	2,536,677,405	5,499,260,017	1,717,591,047	13,509,276,957	0	
Illinois	1994	3,916,038,976	3,318,561,672	5,453,615,449	1,316,602,994	14,004,819,091	0	
Illinois	1995	4,365,262,226	3,452,409,881	5,615,584,047	1,539,192,171	14,972,448,325	0	
Illinois	1996	4,193,919,982	3,047,390,248	8,035,409,502	1,253,094,239	16,529,813,971	0	
Illinois	1997	4,031,393,590	3,440,298,209	8,576,360,365	1,495,483,035	17,543,535,199	0	
Illinois	1998	4,228,395,655	2,962,927,663	9,508,753,259	1,044,210,217	17,744,286,794	0	
Illinois	1999	4,023,964,010	4,996,875,602	10,594,243,637	1,238,480,879	20,853,564,128	0	
Illinois	2000	4,303,930,262	4,719,150,120	12,331,631,713	873,020,430	22,227,732,525	0	
Illinois	2001	4,259,788,621	6,623,766,295	8,446,525,377	1,124,798,276	20,454,878,569	0	
Illinois	2002	4,474,638,586	6,954,435,404	9,157,386,286	1,081,899,396	21,668,359,672	0	
Illinois	2003	4,787,263,262	5,971,977,804	9,991,773,730	1,031,390,728	21,782,405,524	0	
Illinois	2004	4,905,589,261	5,074,168,432	10,062,257,016	964,060,683	21,006,075,392	0	
Illinois	2005	5,005,951,330	4,504,335,031	13,031,388,655	1,117,236,715	23,658,911,731	0	
Illinois	2006	5,155,599,424	5,270,569,478	14,030,574,109	1,136,037,828	25,592,780,839	0	
Illinois	2007	5,254,987,425	4,904,298,341	15,154,486,923	973,891,717	26,287,664,406	0	
Illinois	2008	5,313,073,725	6,343,390,548	15,801,869,753	1,219,036,294	28,677,370,320	0	
Illinois	2009	5,484,099,027	6,296,720,471	16,489,255,645	1,053,662,996	29,323,738,139	0	
Illinois	2010	5,726,519,796	5,652,279,187	13,645,446,481	189,789,382	25,214,034,846	81,202,522	UA 403b (A,L5.2+6.3) included in Col 2
Illinois	2011	5,747,113,843	5,672,457,385	14,094,886,109	243,715,097	25,758,172,434	67,640,516	UA 403b (A,L5.2+6.3) included in Col 2
Illinois	2012	6,042,854,505	5,979,950,953	13,455,976,512	412,561,558	25,891,343,528	77,834,858	UA 403b (A,L5.2+6.3) included in Col 2
Illinois	2013	6,146,345,573	6,488,662,049	13,583,217,538	766,353,206	26,984,578,366	165,833,264	UA 403b (A,L5.2+6.3) included in Col 2
Illinois	2014	6,121,970,505	7,158,809,775	14,914,013,358	240,962,989	28,435,756,627	551,934,016	UA 403b (A,L5.2+6.3) included in Col 2

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**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Indiana	1988	1,231,294,327	999,914,339	2,348,784,694	447,992,113	5,027,985,473	0	
Indiana	1989	1,181,374,662	1,111,333,190	2,168,983,793	497,481,224	4,959,172,869	0	
Indiana	1990	1,396,295,793	1,042,759,123	2,311,773,993	428,237,312	5,179,066,221	0	
Indiana	1991	1,388,097,147	986,945,655	2,331,465,830	585,284,957	5,291,793,589	0	
Indiana	1992	1,433,697,023	1,198,789,437	2,468,301,295	612,775,366	5,713,563,121	0	
Indiana	1993	1,715,050,080	1,116,563,807	2,510,014,270	461,657,848	5,803,286,005	0	
Indiana	1994	1,715,383,678	1,311,306,571	2,495,742,336	389,491,884	5,911,924,469	0	
Indiana	1995	1,813,993,181	1,512,798,957	2,542,117,119	193,611,050	6,062,520,307	0	
Indiana	1996	1,773,426,561	1,251,211,124	2,635,099,953	123,421,523	5,783,159,161	0	
Indiana	1997	1,830,350,893	1,317,469,268	2,832,331,407	131,511,457	6,111,663,025	0	
Indiana	1998	1,757,241,340	1,220,705,894	2,935,832,776	120,043,488	6,033,823,498	0	
Indiana	1999	1,778,572,036	1,590,465,827	3,126,225,781	215,832,984	6,711,096,628	0	
Indiana	2000	2,016,183,088	1,661,089,201	3,320,183,808	280,425,402	7,277,881,499	0	
Indiana	2001	1,754,757,434	2,404,069,919	3,594,907,640	173,930,451	7,927,665,444	0	
Indiana	2002	1,801,940,643	3,287,734,605	3,681,040,208	193,303,773	8,964,019,229	0	
Indiana	2003	1,883,728,661	2,814,033,507	3,870,295,263	239,331,595	8,807,389,026	0	
Indiana	2004	1,963,177,960	2,500,584,579	4,249,515,656	239,575,706	8,952,853,901	0	
Indiana	2005	1,920,148,953	2,337,141,661	4,553,397,487	199,230,303	9,009,918,404	0	
Indiana	2006	2,009,212,261	2,633,277,686	4,947,029,637	131,890,852	9,721,410,436	27,606,670	UA 403b (A,L5.2+6.3) included in Col 2
Indiana	2007	2,104,611,100	2,598,017,957	5,660,181,152	559,888,433	10,922,698,642	27,877,189	UA 403b (A,L5.2+6.3) included in Col 2
Indiana	2008	2,125,588,259	3,502,348,602	6,102,928,689	113,770,397	11,844,635,947	27,940,784	UA 403b (A,L5.2+6.3) included in Col 2
Indiana	2009	2,220,021,000	3,311,124,802	5,921,107,022	136,748,969	11,589,001,793	27,872,973	UA 403b (A,L5.2+6.3) included in Col 2
Indiana	2010	2,228,429,164	2,774,889,668	6,314,520,679	281,467,985	11,599,307,496	18,054,994	UA 403b (A,L5.2+6.3) included in Col 2
Indiana	2011	2,318,050,876	2,635,774,653	5,865,937,241	271,274,044	11,091,036,814	14,497,421	UA 403b (A,L5.2+6.3) included in Col 2
Indiana	2012	2,505,999,041	4,474,179,389	6,613,392,521	189,875,052	13,783,446,003	18,693,357	UA 403b (A,L5.2+6.3) included in Col 2
Indiana	2013	2,499,393,071	2,909,393,719	5,408,125,631	320,051,927	11,137,324,348	20,842,043	UA 403b (A,L5.2+6.3) included in Col 2
Indiana	2014	2,500,426,137	3,541,964,592	5,701,182,787	153,448,749	11,897,022,265	261,994,642	UA 403b (A,L5.2+6.3) included in Col 2
Iowa	1988	785,518,841	666,373,201	1,257,600,157	251,661,721	2,961,153,920	0	
Iowa	1989	737,400,938	713,162,245	1,385,739,261	224,539,753	3,060,842,197	0	
Iowa	1990	756,412,872	883,066,273	1,437,593,560	174,140,010	3,251,212,715	0	
Iowa	1991	842,900,036	886,725,305	1,391,111,493	227,822,108	3,348,558,942	0	
Iowa	1992	842,908,152	925,692,133	1,409,401,079	128,788,808	3,306,790,172	0	
Iowa	1993	882,251,556	904,997,269	1,626,509,806	182,073,258	3,595,831,889	0	
Iowa	1994	942,321,717	1,008,736,756	1,637,708,558	113,476,398	3,702,243,429	0	
Iowa	1995	997,746,336	1,016,521,518	1,737,573,975	134,059,041	3,885,900,870	0	
Iowa	1996	955,936,583	784,021,094	1,838,043,543	109,511,547	3,687,512,767	0	
Iowa	1997	985,559,407	894,117,143	1,849,655,839	169,015,453	3,898,347,842	0	
Iowa	1998	1,065,757,864	849,594,940	1,952,738,002	135,269,047	4,003,359,853	0	
Iowa	1999	953,323,879	1,171,798,999	2,082,100,004	447,435,166	4,654,658,048	0	
Iowa	2000	977,485,907	1,130,559,841	2,170,175,367	305,994,751	4,584,215,866	0	
Iowa	2001	1,016,548,735	1,520,979,606	2,348,107,723	209,415,591	5,095,051,655	0	
Iowa	2002	1,039,296,621	1,717,794,926	2,475,482,347	1,769,965,718	7,002,539,612	0	
Iowa	2003	1,078,626,255	1,549,106,632	2,693,140,493	207,080,334	5,527,953,714	0	
Iowa	2004	1,095,758,469	1,429,113,041	2,907,255,455	176,930,195	5,609,057,160	0	
Iowa	2005	1,100,356,776	1,487,301,757	3,134,257,219	205,498,350	5,927,414,102	0	
Iowa	2006	1,177,468,079	1,720,711,814	3,327,686,655	1,179,413,264	7,405,279,812	0	
Iowa	2007	1,253,952,349	1,476,715,221	3,601,872,431	1,130,651,963	7,463,191,964	0	
Iowa	2008	1,212,557,106	2,393,115,964	3,563,704,280	2,381,888,861	9,551,266,211	0	
Iowa	2009	1,334,903,102	1,922,775,917	3,545,875,294	656,787,624	7,460,341,937	0	
Iowa	2010	1,429,906,032	2,108,886,723	3,584,947,156	430,938,855	7,554,678,766	0	
Iowa	2011	1,582,915,114	1,877,137,731	3,627,105,985	993,172,464	8,080,331,294	11,389,613	UA 403b (A,L5.2+6.3) included in Col 2
Iowa	2012	1,669,257,836	2,512,780,642	3,581,752,180	3,474,153,065	11,237,943,723	12,525,559	UA 403b (A,L5.2+6.3) included in Col 2
Iowa	2013	1,611,899,372	2,250,939,566	3,590,293,566	1,966,376,688	9,419,509,577	9,601,429	UA 403b (A,L5.2+6.3) included in Col 2
Iowa	2014	1,601,176,315	2,246,524,232	3,280,159,251	2,266,213,798	9,394,073,596	73,877,458	UA 403b (A,L5.2+6.3) included in Col 2

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Kansas	1988	639,565,767	401,514,879	974,720,100	-	2,015,800,746	0	
Kansas	1989	608,814,887	430,035,831	1,076,232,589	-	2,115,083,307	0	
Kansas	1990	656,398,552	499,031,761	1,216,654,689	-	2,372,085,002	0	
Kansas	1991	681,053,616	455,310,657	1,268,847,560	-	2,405,211,833	0	
Kansas	1992	763,861,799	582,216,067	1,333,789,810	-	2,679,867,676	0	
Kansas	1993	786,765,266	515,434,776	1,404,106,568	-	2,706,306,610	0	
Kansas	1994	861,400,497	552,545,906	1,444,474,497	-	2,858,420,900	0	
Kansas	1995	843,021,220	569,854,074	1,444,104,643	-	2,856,979,937	0	
Kansas	1996	853,764,235	462,524,491	1,418,049,665	-	2,734,338,391	0	
Kansas	1997	795,285,017	540,931,940	1,429,894,102	-	2,766,111,059	0	
Kansas	1998	819,132,462	473,659,037	1,539,514,398	-	2,832,305,897	0	
Kansas	1999	795,058,466	1,349,430,275	1,629,391,488	-	3,773,880,229	0	
Kansas	2000	812,902,299	935,686,521	1,705,618,511	-	3,454,207,331	0	
Kansas	2001	859,584,486	948,024,058	1,896,700,056	-	3,704,308,600	0	
Kansas	2002	831,889,443	1,294,896,420	2,119,794,524	-	4,246,580,387	0	
Kansas	2003	932,087,251	1,119,181,316	2,328,435,351	-	4,379,703,918	0	
Kansas	2004	953,944,326	1,003,319,291	2,456,484,648	-	4,413,748,265	0	
Kansas	2005	976,273,182	934,981,821	2,565,149,781	-	4,476,404,784	0	
Kansas	2006	1,029,692,256	933,738,653	2,841,018,009	-	4,804,448,918	0	
Kansas	2007	1,047,567,830	1,364,592,010	2,984,075,561	-	5,396,235,401	0	
Kansas	2008	1,043,494,903	1,449,898,398	3,128,095,209	-	5,621,488,510	0	
Kansas	2009	1,135,565,677	1,391,617,049	3,362,138,626	-	5,889,321,352	0	
Kansas	2010	1,150,998,442	1,365,534,348	3,442,502,907	-	5,959,035,697	0	
Kansas	2011	1,228,722,059	1,360,960,701	3,403,686,175	-	5,993,368,935	0	
Kansas	2012	1,259,867,856	1,446,360,585	3,426,986,109	-	6,133,214,550	0	
Kansas	2013	1,248,090,426	1,388,478,638	3,325,564,629	-	5,962,133,693	0	
Kansas	2014	1,277,538,319	1,423,705,412	3,164,031,833	-	5,865,275,564	0	
Kentucky	1988	652,323,525	462,752,555	1,001,179,311	-	2,116,255,391	0	
Kentucky	1989	681,252,108	402,109,921	976,169,464	-	2,059,531,493	0	
Kentucky	1990	702,834,652	562,093,109	1,028,577,699	-	2,293,505,460	0	
Kentucky	1991	804,298,095	407,490,577	1,040,899,763	-	2,252,688,435	0	
Kentucky	1992	863,449,882	477,039,571	1,046,400,494	-	2,386,889,947	0	
Kentucky	1993	981,759,182	420,968,556	731,975,034	-	2,134,702,772	0	
Kentucky	1994	1,041,084,278	435,895,513	754,992,840	-	2,231,972,631	0	
Kentucky	1995	1,118,838,559	505,290,615	775,041,380	-	2,399,170,554	0	
Kentucky	1996	1,048,384,540	510,101,586	731,273,244	-	2,289,759,370	0	
Kentucky	1997	1,036,170,128	614,634,514	698,776,603	-	2,349,581,245	0	
Kentucky	1998	1,016,179,966	498,080,187	837,252,702	-	2,351,512,855	0	
Kentucky	1999	987,288,799	709,438,478	812,187,543	-	2,508,914,820	0	
Kentucky	2000	1,006,135,905	670,789,512	952,658,524	-	2,629,583,941	0	
Kentucky	2001	1,034,106,318	1,286,370,885	999,827,130	-	3,320,304,333	0	
Kentucky	2002	1,073,349,608	1,410,082,719	898,097,907	-	3,381,530,234	0	
Kentucky	2003	1,141,455,141	1,328,408,034	936,642,768	-	3,406,505,943	0	
Kentucky	2004	1,107,634,880	1,170,347,703	968,547,951	-	3,246,530,534	0	
Kentucky	2005	1,110,285,158	1,099,669,233	1,283,024,516	-	3,492,978,907	0	
Kentucky	2006	1,163,221,523	1,247,202,232	1,286,015,510	-	3,696,439,265	0	
Kentucky	2007	1,243,919,628	1,232,775,015	1,544,414,075	-	4,021,108,718	0	
Kentucky	2008	1,257,367,964	1,833,788,112	1,553,840,626	-	4,644,996,702	0	
Kentucky	2009	1,345,992,502	1,706,872,729	1,462,517,156	-	4,515,382,387	0	
Kentucky	2010	1,394,249,614	1,399,366,794	1,669,040,768	-	4,462,657,176	0	
Kentucky	2011	1,424,784,306	1,456,098,579	1,544,028,049	(4)	4,424,910,930	0	
Kentucky	2012	1,486,455,080	1,464,591,691	3,006,830,097	-	5,957,876,868	0	
Kentucky	2013	1,502,151,387	1,632,274,368	2,435,069,186	-	5,569,494,941	0	
Kentucky	2014	1,497,797,543	1,599,690,775	5,258,983,984	-	8,356,472,302	0	

For member company and GA use only. The data utilizes estimates and excludes many costs incurred directly by GAs. It MAY NOT be utilized in protesting actual GA assessments.

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Louisiana	1988	1,061,394,381	574,031,109	877,000,957	-	2,512,426,447	23,113,640	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	1989	996,849,752	588,924,864	928,692,389	-	2,514,467,005	23,892,225	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	1990	1,018,057,956	603,881,730	1,036,157,963	-	2,658,097,649	26,985,446	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	1991	1,121,317,153	645,602,985	1,098,008,110	-	2,864,928,248	33,959,803	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	1992	1,178,793,531	633,048,564	1,138,258,377	-	2,950,100,472	43,120,758	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	1993	1,248,764,898	539,042,938	1,605,901,669	-	3,393,709,505	41,233,215	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	1994	1,300,073,287	723,268,656	1,463,024,597	-	3,486,366,540	44,926,928	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	1995	1,379,843,512	716,707,593	1,458,342,180	-	3,554,893,285	55,557,500	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	1996	1,339,112,500	642,737,918	1,448,410,476	-	3,430,260,894	44,304,022	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	1997	1,300,752,300	807,107,035	1,433,423,516	-	3,541,282,851	56,147,744	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	1998	1,309,920,109	694,905,543	1,478,605,295	-	3,483,430,947	47,810,828	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	1999	1,337,413,680	1,000,942,545	1,503,860,088	-	3,842,216,313	44,644,228	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2000	1,325,312,652	1,111,178,644	1,588,295,172	-	4,024,786,468	64,531,917	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2001	1,416,242,656	1,539,052,778	1,735,600,327	-	4,690,895,761	40,291,410	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2002	1,456,002,060	2,062,519,014	1,917,295,335	-	5,435,816,409	58,279,507	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2003	1,524,822,170	1,800,991,553	2,153,187,282	-	5,479,001,005	59,892,340	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2004	1,578,036,517	1,592,187,156	2,325,327,647	-	5,495,551,320	73,114,604	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2005	1,527,128,731	1,518,473,870	2,498,862,101	-	5,544,464,702	44,776,614	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2006	1,651,237,114	1,979,208,982	2,791,842,343	-	6,422,288,439	144,996,081	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2007	1,689,804,172	2,113,085,697	3,284,912,188	-	7,087,802,057	143,070,422	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2008	1,756,605,827	2,821,474,355	3,387,327,704	-	7,965,407,886	162,579,442	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2009	1,884,497,023	2,433,815,966	3,465,561,550	-	7,783,874,539	124,690,898	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2010	1,985,231,181	2,079,835,353	3,624,239,225	-	7,689,305,759	124,900,532	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2011	2,024,088,654	2,198,513,841	3,560,278,143	-	7,782,880,638	131,535,014	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2012	2,078,046,849	2,253,251,827	3,705,288,312	-	8,036,586,988	110,850,426	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2013	2,140,889,799	2,420,840,710	3,676,991,155	-	8,238,721,664	127,786,518	A, L2, C2 (allocated 403b incl in col 2)
Louisiana	2014	2,201,139,105	2,421,052,904	3,964,723,030	-	8,586,915,039	113,183,859	A, L2, C2 (allocated 403b incl in col 2)
Maine	1988	205,589,438	143,683,665	258,670,567	46,145,929	654,089,599	0	
Maine	1989	202,478,234	166,195,355	290,326,059	70,395,054	729,394,702	0	
Maine	1990	211,356,731	222,695,206	312,504,647	43,039,290	789,595,874	0	
Maine	1991	222,499,783	168,234,474	350,523,624	69,681,202	810,939,083	0	
Maine	1992	236,125,111	204,375,146	352,638,718	40,121,545	833,260,520	0	
Maine	1993	238,318,364	172,138,858	322,976,510	55,186,025	788,619,757	0	
Maine	1994	248,769,967	244,794,929	329,123,557	67,038,506	889,726,959	0	
Maine	1995	270,300,977	250,045,083	348,737,618	71,961,672	917,045,350	0	
Maine	1996	266,662,231	195,967,922	353,848,307	114,182,473	930,660,933	0	
Maine	1997	284,860,385	264,033,487	333,331,361	19,887,348	902,112,581	0	
Maine	1998	266,013,103	251,185,254	319,592,654	150,662,978	987,453,989	0	
Maine	1999	348,461,472	290,690,820	328,367,163	50,073,932	1,017,593,387	0	
Maine	2000	297,620,356	356,673,168	315,050,368	25,000,729	994,344,621	0	
Maine	2001	282,813,848	405,279,312	323,524,951	37,673,601	1,049,291,712	0	
Maine	2002	334,023,655	640,376,252	364,934,677	32,454,741	1,371,789,325	0	
Maine	2003	320,072,923	522,887,967	371,570,538	50,152,412	1,264,683,840	0	
Maine	2004	311,301,627	439,715,909	399,355,879	55,627,947	1,206,001,362	0	
Maine	2005	348,452,634	375,814,326	495,094,181	-	1,219,361,141	0	
Maine	2006	335,928,198	382,858,325	614,238,997	-	1,333,025,520	0	
Maine	2007	370,265,342	453,329,640	759,775,549	-	1,583,370,531	0	
Maine	2008	378,249,617	748,592,595	934,417,918	-	2,061,260,130	0	
Maine	2009	376,299,271	635,147,204	1,461,212,242	-	2,472,658,717	2,016,321	UA 403b (A,L5.2+6.3) included in Col 2
Maine	2010	408,408,080	560,169,643	1,622,108,827	-	2,590,686,550	2,238,767	UA 403b (A,L5.2+6.3) included in Col 2
Maine	2011	429,568,480	540,286,662	1,721,187,581	-	2,691,042,723	186,665	UA 403b (A,L5.2+6.3) included in Col 2
Maine	2012	428,345,193	693,163,890	2,028,998,396	-	3,150,507,479	464,155	UA 403b (A,L5.2+6.3) included in Col 2
Maine	2013	430,399,020	617,619,418	2,012,988,030	-	3,061,006,468	361,903	UA 403b (A,L5.2+6.3) included in Col 2
Maine	2014	444,523,134	691,538,364	1,501,994,698	-	2,638,056,196	524,418	UA 403b (A,L5.2+6.3) included in Col 2

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Maryland	1988	1,100,513,137	733,179,846	1,872,016,098	-	3,705,709,081	0	
Maryland	1989	1,145,229,975	921,665,068	1,988,481,174	-	4,055,376,217	0	
Maryland	1990	1,191,463,774	1,117,302,798	2,144,409,308	-	4,453,175,880	0	
Maryland	1991	1,263,365,695	1,005,736,364	1,745,723,567	-	4,014,825,626	0	
Maryland	1992	1,358,123,602	1,369,609,902	1,635,054,709	-	4,362,788,213	0	
Maryland	1993	1,358,348,908	1,012,867,979	1,659,545,557	-	4,030,762,444	0	
Maryland	1994	1,405,794,797	1,228,124,274	1,638,518,200	-	4,272,437,271	0	
Maryland	1995	1,517,772,500	1,209,099,674	1,645,912,453	-	4,372,784,627	0	
Maryland	1996	1,632,127,857	1,080,298,182	1,637,026,483	-	4,349,452,522	0	
Maryland	1997	1,588,575,292	1,024,473,490	1,734,491,700	-	4,347,540,482	0	
Maryland	1998	1,688,281,538	1,053,738,638	1,795,521,762	-	4,537,541,938	0	
Maryland	1999	1,552,397,622	1,349,985,708	1,935,957,228	-	4,838,340,558	0	
Maryland	2000	1,718,273,738	1,438,550,088	2,130,025,155	-	5,286,848,981	0	
Maryland	2001	1,703,241,352	2,078,864,778	2,254,660,723	-	6,036,766,853	0	
Maryland	2002	1,744,145,980	2,629,263,391	2,378,845,571	-	6,752,254,942	0	
Maryland	2003	1,870,965,444	3,097,895,350	2,439,223,032	-	7,408,083,826	0	
Maryland	2004	1,954,175,819	2,228,188,227	2,492,018,708	-	6,674,382,754	0	
Maryland	2005	1,965,492,865	2,274,841,052	2,688,549,704	-	6,928,883,621	0	
Maryland	2006	2,143,588,207	2,123,976,820	3,202,480,666	-	7,470,045,693	0	
Maryland	2007	2,204,212,801	2,403,527,601	3,773,154,488	-	8,380,894,890	0	
Maryland	2008	2,346,014,021	3,374,285,781	3,955,739,445	-	9,676,039,247	0	
Maryland	2009	2,490,791,657	3,523,331,529	4,137,086,391	-	10,151,209,577	0	
Maryland	2010	2,612,384,311	3,139,196,728	4,261,358,993	-	10,012,940,032	0	
Maryland	2011	2,723,229,675	2,868,331,167	4,393,026,859	-	9,984,587,701	0	
Maryland	2012	2,816,230,110	3,388,564,402	4,050,785,188	-	10,255,579,700	0	
Maryland	2013	2,870,612,075	3,238,434,822	4,031,316,015	-	10,140,362,912	0	
Maryland	2014	2,937,936,849	3,350,187,348	4,232,194,224	-	10,520,318,421	0	
Massachusetts	1988	1,495,903,361	1,449,017,699	1,099,039,902	-	4,043,960,962	0	
Massachusetts	1989	1,474,726,661	1,432,451,148	1,227,571,030	-	4,134,748,839	0	
Massachusetts	1990	1,540,835,162	2,036,694,415	1,262,552,408	-	4,840,081,985	0	
Massachusetts	1991	1,639,871,965	1,557,117,445	1,302,733,826	-	4,499,723,236	0	
Massachusetts	1992	1,795,643,916	1,468,916,213	1,284,972,004	-	4,549,532,133	0	
Massachusetts	1993	1,773,549,766	1,336,044,258	1,306,814,253	-	4,416,408,277	0	
Massachusetts	1994	1,952,761,854	1,683,031,581	1,351,159,104	-	4,986,952,539	0	
Massachusetts	1995	2,016,029,763	1,636,478,483	1,402,023,700	-	5,054,531,946	0	
Massachusetts	1996	2,126,058,141	1,685,437,475	1,421,531,435	-	5,233,027,051	0	
Massachusetts	1997	2,015,196,332	2,237,016,754	1,447,797,964	-	5,700,011,050	0	
Massachusetts	1998	2,178,082,597	2,045,636,611	1,461,570,316	-	5,685,289,524	0	
Massachusetts	1999	2,251,025,613	1,973,735,739	1,517,335,968	-	5,742,097,320	0	
Massachusetts	2000	2,317,918,323	2,356,065,929	1,564,452,794	-	6,238,437,046	0	
Massachusetts	2001	2,465,063,164	4,309,396,314	1,549,668,704	-	8,324,128,182	0	
Massachusetts	2002	2,394,220,913	5,838,753,349	1,572,629,131	-	9,805,603,393	0	
Massachusetts	2003	2,497,037,709	4,533,721,741	1,623,672,778	-	8,654,432,228	0	
Massachusetts	2004	2,609,697,872	3,606,044,777	1,721,880,477	-	7,937,623,126	0	
Massachusetts	2005	2,531,002,994	2,729,911,928	1,857,261,232	-	7,118,176,154	0	
Massachusetts	2006	2,741,722,639	3,119,107,409	2,222,285,352	-	8,083,115,400	0	
Massachusetts	2007	2,866,121,147	3,878,282,223	2,561,300,175	-	9,305,703,545	0	
Massachusetts	2008	2,862,374,744	4,933,584,934	2,813,788,101	-	10,609,747,779	0	
Massachusetts	2009	2,934,503,382	4,606,503,746	2,946,206,681	-	10,487,213,809	0	
Massachusetts	2010	3,064,249,995	3,761,822,132	3,075,005,043	-	9,901,077,170	0	
Massachusetts	2011	3,199,273,283	3,379,995,532	3,247,956,300	-	9,827,225,115	0	
Massachusetts	2012	3,279,323,453	4,835,724,938	3,510,145,409	-	11,625,193,800	0	
Massachusetts	2013	3,620,831,372	4,379,749,719	3,725,971,919	-	11,726,553,010	0	
Massachusetts	2014	3,387,253,143	4,671,860,252	3,831,889,600	-	11,891,002,995	0	



**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Michigan	1988	1,855,610,143	1,553,938,792	1,453,410,515	1,109,329,044	5,972,288,494	0	
Michigan	1989	1,857,049,022	1,735,316,639	1,545,578,978	1,163,623,048	6,301,567,687	0	
Michigan	1990	2,000,769,568	1,777,661,274	1,589,421,636	1,362,796,754	6,730,649,232	0	
Michigan	1991	2,210,053,550	1,668,950,527	1,581,154,698	1,384,626,158	6,844,784,933	0	
Michigan	1992	2,248,287,675	1,792,416,490	1,601,874,646	1,070,650,293	6,713,229,104	0	
Michigan	1993	2,485,353,453	1,736,664,084	1,604,167,301	867,041,942	6,693,226,780	0	
Michigan	1994	2,978,805,847	2,297,267,431	1,706,897,004	1,011,661,921	7,994,632,203	0	
Michigan	1995	2,918,346,470	2,171,776,437	1,859,132,636	1,022,581,380	7,971,836,923	0	
Michigan	1996	3,063,404,886	1,979,040,338	1,985,247,343	820,203,637	7,847,896,204	0	
Michigan	1997	3,007,994,700	1,957,958,270	2,034,634,179	627,329,550	7,627,916,699	0	
Michigan	1998	2,705,992,023	1,898,792,707	2,066,435,426	713,488,177	7,384,708,333	0	
Michigan	1999	2,763,504,926	2,594,015,398	2,216,388,274	966,991,661	8,540,900,259	0	
Michigan	2000	2,744,918,659	2,813,655,418	2,350,271,075	589,261,451	8,498,106,603	0	
Michigan	2001	2,887,372,556	3,677,775,868	2,519,311,845	610,006,815	9,694,467,084	0	
Michigan	2002	2,850,227,855	5,533,889,969	2,596,503,507	870,994,054	11,851,615,385	0	
Michigan	2003	2,963,186,613	5,222,886,535	2,869,234,562	673,768,879	11,729,076,589	0	
Michigan	2004	2,979,157,174	5,118,497,631	3,072,445,243	831,153,682	12,001,253,730	0	
Michigan	2005	3,108,986,092	3,484,001,258	3,247,417,326	863,608,289	10,704,012,965	0	
Michigan	2006	3,240,263,338	3,240,263,338	3,513,831,752	1,000,164,584	11,100,264,061	0	
Michigan	2007	3,378,928,574	5,199,853,673	3,625,761,777	204,765,259	12,409,309,283	32,267,065	UA 403b (A,L5.2+6.3) included in Col 2
Michigan	2008	3,398,242,792	6,971,365,843	3,735,958,190	181,782,106	14,287,348,931	74,124,946	UA 403b (A,L5.2+6.3) included in Col 2
Michigan	2009	3,496,112,436	6,774,875,329	3,862,073,413	239,954,343	14,373,015,521	52,294,332	UA 403b (A,L5.2+6.3) included in Col 2
Michigan	2010	3,367,282,320	5,752,143,799	3,872,365,308	448,725,475	13,440,516,902	55,951,011	UA 403b (A,L5.2+6.3) included in Col 2
Michigan	2011	3,587,277,632	5,302,074,085	3,850,455,944	220,526,904	12,960,334,565	50,897,064	UA 403b (A,L5.2+6.3) included in Col 2
Michigan	2012	3,785,248,974	16,699,152,333	3,919,552,247	133,108,327	24,537,061,881	51,358,217	UA 403b (A,L5.2+6.3) included in Col 2
Michigan	2013	3,790,056,019	6,239,406,900	3,847,629,926	118,106,896	13,995,199,741	52,841,229	UA 403b (A,L5.2+6.3) included in Col 2
Michigan	2014	3,965,582,164	8,010,524,609	9,436,172,712	126,587,043	21,538,866,528	67,468,573	UA 403b (A,L5.2+6.3) included in Col 2
Minnesota	1988	991,844,422	1,418,175,077	1,233,459,613	983,453,342	4,626,932,454	0	
Minnesota	1989	968,227,631	1,294,142,928	1,350,007,713	1,215,429,982	4,827,808,254	0	
Minnesota	1990	994,401,925	1,569,795,250	1,448,296,965	1,216,892,120	5,229,386,260	0	
Minnesota	1991	1,064,724,119	1,424,229,703	1,519,551,252	1,338,071,746	5,346,576,820	0	
Minnesota	1992	1,158,658,257	1,448,074,792	1,555,354,126	888,891,302	5,051,878,477	0	
Minnesota	1993	1,284,114,347	1,140,639,810	1,559,418,881	834,483,520	4,818,656,558	0	
Minnesota	1994	1,364,401,005	1,584,920,701	1,678,238,765	448,280,320	5,075,840,791	0	
Minnesota	1995	1,382,653,488	1,654,876,679	1,694,532,847	433,050,125	5,165,113,139	0	
Minnesota	1996	1,409,650,986	1,216,614,999	1,767,595,582	297,909,322	4,691,770,889	0	
Minnesota	1997	1,391,785,466	1,345,345,297	1,835,812,601	268,445,977	4,841,389,341	0	
Minnesota	1998	1,435,675,392	1,225,045,708	2,055,019,175	65,945,886	4,781,686,161	0	
Minnesota	1999	1,446,767,351	1,594,298,274	2,349,723,395	336,956,565	5,727,745,585	0	
Minnesota	2000	1,468,443,440	1,685,016,555	2,650,474,393	476,722,944	6,280,657,332	0	
Minnesota	2001	1,489,895,293	2,312,407,536	2,644,246,213	(141,523,048)	6,305,025,994	0	
Minnesota	2002	1,558,159,332	3,145,136,369	2,812,149,147	293,849,038	7,809,293,886	0	
Minnesota	2003	1,733,966,356	2,587,566,336	2,776,652,838	379,280,123	7,477,465,653	0	
Minnesota	2004	1,778,181,090	2,145,415,855	3,058,272,941	352,756,324	7,334,626,210	0	
Minnesota	2005	1,868,080,318	1,774,289,630	3,379,656,672	735,902,246	7,757,928,866	0	
Minnesota	2006	2,014,372,636	1,937,282,341	3,772,395,104	682,474,923	8,406,525,004	0	
Minnesota	2007	2,342,853,339	2,183,826,216	5,381,282,507	516,033,798	10,423,995,860	0	
Minnesota	2008	2,535,397,174	2,931,594,740	5,813,000,116	642,987,124	11,922,979,154	0	
Minnesota	2009	2,709,225,893	2,776,868,677	5,931,961,888	414,008,153	11,832,064,611	0	
Minnesota	2010	2,754,984,565	2,402,283,581	6,058,044,159	527,791,143	11,743,103,448	0	
Minnesota	2011	2,873,422,036	2,300,498,589	6,506,864,485	520,992,918	12,201,778,028	0	
Minnesota	2012	3,558,872,999	2,600,062,114	6,428,098,461	397,346,397	12,984,379,971	0	
Minnesota	2013	3,711,468,826	2,820,828,786	5,666,908,680	290,966,434	12,490,172,726	0	
Minnesota	2014	3,797,848,198	2,841,210,929	5,912,388,459	223,305,268	12,774,752,854	0	

For member company and GA use only. The data utilizes estimates and excludes many costs incurred directly by GAs. It MAY NOT be utilized in protesting actual GA assessments.

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Mississippi	1988	494,160,311	139,246,409	537,561,838	59,908,525	1,230,877,083	0	
Mississippi	1989	507,841,813	169,895,828	576,016,570	78,357,618	1,332,111,829	0	
Mississippi	1990	540,232,035	210,283,690	603,593,291	84,560,616	1,438,669,632	0	
Mississippi	1991	553,617,397	194,700,963	617,080,734	72,413,418	1,437,812,512	0	
Mississippi	1992	590,668,261	228,391,753	658,147,869	57,756,871	1,534,964,754	0	
Mississippi	1993	624,675,929	201,796,629	720,034,011	82,419,318	1,628,925,887	0	
Mississippi	1994	684,193,956	259,009,264	691,777,042	72,732,935	1,707,713,197	0	
Mississippi	1995	709,493,426	243,301,024	704,786,886	75,550,966	1,733,132,302	0	
Mississippi	1996	679,253,235	238,600,553	1,146,866,345	70,332,244	2,135,052,377	0	
Mississippi	1997	685,764,267	227,148,652	1,197,733,300	80,780,006	2,191,426,225	0	
Mississippi	1998	717,084,967	276,999,929	1,308,400,017	75,177,676	2,377,662,589	0	
Mississippi	1999	700,222,456	467,201,248	1,491,243,860	22,795,978	2,681,463,542	9,174,563	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2000	728,558,722	551,858,802	1,689,058,813	32,855,534	3,002,331,871	14,578,021	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2001	766,056,989	711,026,830	1,551,481,021	19,580,221	3,048,145,061	9,883,950	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2002	821,627,437	935,221,183	1,642,284,308	12,123,739	3,411,256,667	10,346,312	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2003	832,258,477	848,668,057	1,798,892,605	30,461,039	3,510,280,178	17,292,726	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2004	878,895,716	783,998,043	1,954,734,991	29,695,704	3,647,324,454	27,409,883	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2005	843,105,341	720,107,437	2,055,542,218	29,358,605	3,648,113,601	18,809,558	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2006	871,708,070	816,857,580	2,266,617,493	16,758,849	3,971,941,992	11,129,153	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2007	900,744,584	768,621,684	2,608,752,757	23,359,188	4,301,478,213	7,616,222	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2008	977,126,800	1,042,067,117	2,378,353,175	16,162,811	4,413,709,903	15,218,500	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2009	1,075,876,880	970,426,265	2,725,964,489	34,124,962	4,806,392,596	19,947,823	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2010	1,046,595,624	851,655,369	2,629,420,239	25,094,358	4,552,765,590	2,489,207	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2011	1,102,883,385	949,125,514	2,506,972,914	29,818,626	4,588,800,439	757,029	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2012	1,136,196,014	955,395,782	2,555,189,534	30,682,921	4,677,464,251	941,400	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2013	1,162,331,712	1,012,429,718	2,711,111,873	63,673,594	4,949,546,897	481,812	UA 403b (A,L5.2+6.3) included in Col 2
Mississippi	2014	1,182,573,832	1,098,734,107	2,710,125,131	17,298,773	5,008,731,843	47,216,346	UA 403b (A,L5.2+6.3) included in Col 2
Missouri	1988	1,251,563,117	931,078,974	2,156,992,186	-	4,339,634,277	0	
Missouri	1989	1,198,180,850	1,123,059,899	2,124,022,136	-	4,445,262,885	0	
Missouri	1990	1,240,651,317	1,097,030,146	2,324,782,100	-	4,662,463,563	0	
Missouri	1991	1,349,911,823	1,389,277,893	2,060,112,323	-	4,799,302,039	0	
Missouri	1992	1,459,548,738	1,175,246,706	2,124,405,592	-	4,759,201,036	0	
Missouri	1993	1,527,419,510	989,233,343	2,188,748,651	-	4,705,401,504	0	
Missouri	1994	1,671,769,259	1,204,134,118	2,189,107,887	-	5,065,011,264	0	
Missouri	1995	1,839,124,315	1,188,539,399	2,347,301,665	-	5,374,965,379	0	
Missouri	1996	1,682,414,277	1,114,522,624	2,383,805,840	-	5,180,742,741	0	
Missouri	1997	1,669,250,470	1,139,674,732	2,374,229,300	-	5,183,154,502	0	
Missouri	1998	1,637,956,937	1,032,414,678	2,420,090,787	-	5,090,462,402	0	
Missouri	1999	1,653,760,006	1,275,930,746	2,502,569,907	-	5,432,260,659	0	
Missouri	2000	1,668,186,368	1,408,762,316	2,577,689,385	-	5,654,638,069	0	
Missouri	2001	1,736,935,205	2,505,513,265	3,006,597,001	-	7,249,045,471	0	
Missouri	2002	1,831,224,742	2,733,458,900	3,242,178,827	-	7,806,862,469	0	
Missouri	2003	1,943,903,479	2,479,348,400	3,659,027,426	-	8,082,279,305	0	
Missouri	2004	2,021,695,012	2,499,720,306	4,088,974,451	-	8,610,389,769	0	
Missouri	2005	1,966,492,499	2,320,042,164	4,485,178,309	-	8,771,712,972	0	
Missouri	2006	2,115,297,355	2,816,433,582	5,073,583,309	-	10,005,314,246	0	
Missouri	2007	2,169,656,374	2,417,866,053	5,517,388,174	-	10,104,910,601	0	
Missouri	2008	2,190,546,307	3,723,154,933	6,053,273,728	-	11,966,974,968	0	
Missouri	2009	2,427,879,062	3,635,022,384	6,263,415,684	-	12,326,317,130	0	
Missouri	2010	2,311,852,743	3,359,298,780	6,585,751,698	-	12,256,903,221	0	
Missouri	2011	2,393,944,168	3,549,689,210	6,656,052,458	-	12,599,685,836	0	
Missouri	2012	2,429,857,507	4,581,265,853	6,373,956,489	-	13,385,079,849	0	
Missouri	2013	2,549,299,523	4,803,298,659	6,005,301,222	-	13,357,899,404	0	
Missouri	2014	2,509,724,699	5,040,026,573	6,411,340,847	-	13,961,092,119	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Montana	1988	169,041,608	148,382,870	143,818,697	34,022,445	495,265,620	0	
Montana	1989	147,923,715	178,608,344	159,327,524	28,160,686	514,020,269	0	
Montana	1990	151,461,664	174,514,867	168,978,142	28,984,099	523,938,772	0	
Montana	1991	159,736,732	168,421,262	182,006,785	-	510,164,779	0	
Montana	1992	167,589,649	177,152,069	194,197,079	-	538,938,797	0	
Montana	1993	176,808,984	137,333,187	206,653,950	40,838,724	561,634,845	0	
Montana	1994	184,354,230	179,294,334	216,362,491	41,066,926	621,077,981	0	
Montana	1995	190,008,113	163,550,032	218,117,329	36,557,026	608,232,500	0	
Montana	1996	193,636,502	118,717,121	228,259,960	19,699,949	560,313,532	0	
Montana	1997	193,559,711	114,621,272	233,730,642	24,378,933	566,290,558	0	
Montana	1998	185,814,389	112,354,833	240,114,841	30,435,668	568,719,731	0	
Montana	1999	190,832,253	146,602,863	251,313,879	21,499,523	610,248,518	0	
Montana	2000	195,293,601	182,761,370	267,438,449	18,416,508	663,909,928	0	
Montana	2001	196,489,776	207,425,482	300,463,230	26,302,806	730,681,294	0	
Montana	2002	228,114,256	247,001,321	285,510,925	28,760,226	789,386,728	0	
Montana	2003	200,687,914	230,912,704	326,378,682	4,039,810	762,019,110	1,609,793	UA 403b (A,L5.2+6.3) included in Col 2
Montana	2004	208,199,260	258,729,569	328,163,224	4,882,722	799,974,775	1,883,841	UA 403b (A,L5.2+6.3) included in Col 2
Montana	2005	211,045,281	239,443,767	338,709,389	13,418,591	802,617,028	903,196	UA 403b (A,L5.2+6.3) included in Col 2
Montana	2006	227,805,187	250,827,065	358,021,964	8,050,515	844,704,731	1,438,443	UA 403b (A,L5.2+6.3) included in Col 2
Montana	2007	245,059,396	238,595,697	432,056,095	24,306,100	940,017,288	871,548	UA 403b (A,L5.2+6.3) included in Col 2
Montana	2008	260,776,679	319,463,772	471,542,573	7,582,004	1,059,365,028	1,369,555	UA 403b (A,L5.2+6.3) included in Col 2
Montana	2009	296,416,646	312,026,561	498,434,550	8,873,352	1,115,751,109	1,127,744	UA 403b (A,L5.2+6.3) included in Col 2
Montana	2010	302,627,018	307,916,293	551,070,428	4,080,653	1,165,694,392	1,029,482	UA 403b (A,L5.2+6.3) included in Col 2
Montana	2011	315,228,909	318,516,072	496,465,446	6,685,346	1,136,895,773	1,274,739	UA 403b (A,L5.2+6.3) included in Col 2
Montana	2012	330,777,643	311,430,804	462,625,440	23,790,523	1,128,624,410	1,766,233	UA 403b (A,L5.2+6.3) included in Col 2
Montana	2013	333,294,027	313,268,321	635,815,556	13,576,128	1,295,954,032	3,425,813	UA 403b (A,L5.2+6.3) included in Col 2
Montana	2014	368,543,193	335,464,229	937,114,389	4,411,758	1,645,533,569	9,162,283	UA 403b (A,L5.2+6.3) included in Col 2
Nebraska	1988	433,750,438	418,065,185	629,941,666	-	1,481,757,289	0	
Nebraska	1989	398,868,887	450,436,550	678,877,041	-	1,528,182,478	0	
Nebraska	1990	421,996,673	467,201,546	765,338,463	-	1,654,536,682	0	
Nebraska	1991	470,693,992	480,634,914	809,821,032	-	1,761,149,938	0	
Nebraska	1992	488,454,238	439,973,745	873,692,323	-	1,802,120,306	0	
Nebraska	1993	493,313,156	345,751,489	938,737,324	-	1,777,801,969	0	
Nebraska	1994	540,223,282	712,764,436	910,908,244	-	2,163,895,962	0	
Nebraska	1995	580,304,048	1,088,285,987	946,054,978	-	2,614,645,013	0	
Nebraska	1996	573,723,813	672,044,173	984,252,981	-	2,230,020,967	0	
Nebraska	1997	574,539,177	814,868,462	1,034,818,205	-	2,424,225,844	0	
Nebraska	1998	582,942,458	782,597,180	1,122,058,076	-	2,487,597,714	0	
Nebraska	1999	577,215,782	814,694,416	1,223,157,898	-	2,615,068,096	0	
Nebraska	2000	641,780,187	1,019,551,159	1,409,656,259	-	3,070,987,605	0	
Nebraska	2001	699,068,536	1,057,962,159	1,548,095,887	-	3,305,126,582	0	
Nebraska	2002	627,399,997	1,179,581,157	1,593,082,767	-	3,400,063,921	0	
Nebraska	2003	664,892,755	1,082,884,777	1,690,586,227	-	3,438,363,759	0	
Nebraska	2004	641,792,476	1,226,532,114	1,547,901,181	-	3,416,225,771	0	
Nebraska	2005	650,727,258	876,832,903	1,772,020,498	-	3,299,580,659	0	
Nebraska	2006	704,163,418	991,369,457	1,960,362,202	-	3,655,895,077	0	
Nebraska	2007	736,930,696	873,263,967	2,072,492,924	-	3,682,687,587	0	
Nebraska	2008	783,140,776	1,104,225,894	2,159,142,526	-	4,046,509,196	0	
Nebraska	2009	805,922,664	1,108,297,962	2,266,273,577	-	4,180,494,203	0	
Nebraska	2010	851,417,024	1,019,033,620	2,401,331,471	-	4,271,782,115	0	
Nebraska	2011	864,540,536	1,099,749,707	2,455,119,788	-	4,419,410,031	0	
Nebraska	2012	930,217,473	898,697,200	2,412,900,067	-	4,241,814,740	0	
Nebraska	2013	906,317,422	851,131,864	2,465,916,726	-	4,223,366,012	0	
Nebraska	2014	948,029,009	1,018,352,993	2,468,984,555	-	4,435,366,557	0	

For member company and GA use only. The data utilizes estimates and excludes many costs incurred directly by GAs. It MAY NOT be utilized in protesting actual GA assessments.

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Nevada	1988	188,056,206	159,617,086	239,835,297	-	587,508,589	0	
Nevada	1989	187,685,850	179,579,717	278,227,085	-	645,492,652	0	
Nevada	1990	211,526,018	209,381,798	329,258,460	-	750,166,276	0	
Nevada	1991	235,029,695	257,079,113	347,250,712	-	839,359,520	0	
Nevada	1992	252,421,794	228,215,561	354,132,389	-	834,769,744	0	
Nevada	1993	259,412,256	224,454,266	382,539,332	-	866,405,854	0	
Nevada	1994	303,621,694	330,815,670	398,438,708	-	1,032,876,072	0	
Nevada	1995	328,707,652	331,575,221	423,068,962	-	1,083,351,835	0	
Nevada	1996	339,210,804	329,511,360	455,923,916	-	1,124,646,080	0	
Nevada	1997	364,319,447	347,039,518	477,837,146	-	1,189,196,111	0	
Nevada	1998	383,955,521	303,351,906	501,685,748	-	1,188,993,175	0	
Nevada	1999	393,472,325	397,510,883	577,477,196	-	1,368,460,404	0	
Nevada	2000	457,675,253	589,727,264	630,109,657	-	1,677,512,174	0	
Nevada	2001	439,636,288	661,926,690	674,107,946	-	1,775,670,924	0	
Nevada	2002	500,708,457	1,287,227,807	657,280,614	-	2,445,216,878	0	
Nevada	2003	560,244,756	1,002,487,503	715,662,888	-	2,278,395,147	0	
Nevada	2004	621,862,008	783,868,243	775,448,499	-	2,181,178,750	0	
Nevada	2005	616,220,934	766,485,503	823,325,958	-	2,206,032,395	0	
Nevada	2006	692,636,351	702,024,818	912,982,468	-	2,307,643,637	0	
Nevada	2007	712,200,556	824,604,506	1,322,286,110	-	2,859,091,172	0	
Nevada	2008	739,912,500	1,096,212,102	1,498,313,802	-	3,334,438,404	0	
Nevada	2009	769,949,241	1,071,481,528	1,653,824,373	-	3,495,255,142	0	
Nevada	2010	748,015,631	1,008,581,875	1,620,890,080	-	3,377,487,586	0	
Nevada	2011	790,601,447	803,896,979	1,705,079,369	-	3,299,577,795	0	
Nevada	2012	825,350,559	945,278,895	1,788,245,669	-	3,558,875,123	0	
Nevada	2013	866,612,021	895,473,195	1,654,068,269	-	3,416,153,485	1,858,845	UA 403b (A,L5.2+6.3) included in Col 2
Nevada	2014	901,653,618	1,256,518,516	1,735,155,742	-	3,893,327,876	7,877,785	UA 403b (A,L5.2+6.3) included in Col 2
New Hampshire	1988	252,803,488	119,901,061	203,345,399	87,655,124	663,705,072	0	
New Hampshire	1989	234,946,765	217,312,983	235,348,015	75,157,619	762,765,382	0	
New Hampshire	1990	241,536,221	259,760,502	240,900,345	92,438,242	834,635,310	0	
New Hampshire	1991	260,141,719	205,080,765	241,177,952	82,311,078	788,711,514	0	
New Hampshire	1992	285,808,181	265,144,968	253,737,165	41,944,650	846,634,964	0	
New Hampshire	1993	279,493,617	264,027,730	283,496,014	74,308,335	901,325,696	0	
New Hampshire	1994	314,086,073	284,405,162	286,147,819	42,554,564	927,193,618	0	
New Hampshire	1995	332,373,812	272,400,511	298,025,547	28,369,697	931,169,567	0	
New Hampshire	1996	356,329,729	202,957,008	306,213,178	38,576,938	904,076,853	0	
New Hampshire	1997	327,085,853	269,116,727	295,343,014	66,111,619	957,657,213	0	
New Hampshire	1998	379,340,368	273,163,517	296,275,080	102,922,212	1,051,701,177	0	
New Hampshire	1999	383,399,884	353,550,676	311,830,778	85,811,125	1,134,592,463	0	
New Hampshire	2000	371,612,555	356,810,727	327,324,467	49,837,913	1,105,585,662	0	
New Hampshire	2001	363,577,918	493,492,136	327,779,405	39,427,603	1,224,277,062	0	
New Hampshire	2002	346,960,375	774,499,331	339,227,506	110,238,020	1,570,925,232	0	
New Hampshire	2003	383,633,208	686,958,663	358,910,278	74,796,393	1,504,298,542	0	
New Hampshire	2004	381,166,967	641,007,904	394,769,423	91,170,299	1,508,114,593	0	
New Hampshire	2005	412,156,500	593,862,991	428,512,326	129,230,456	1,563,762,273	0	
New Hampshire	2006	444,502,774	558,130,092	496,838,075	168,348,202	1,667,819,143	0	
New Hampshire	2007	477,497,084	559,526,907	868,271,880	80,082,857	1,985,378,728	0	
New Hampshire	2008	471,342,822	795,665,312	1,037,783,684	261,653,876	2,566,445,694	0	
New Hampshire	2009	501,259,480	828,000,435	1,097,122,149	282,328,023	2,708,710,087	0	
New Hampshire	2010	513,799,242	763,154,173	1,173,877,203	494,814,110	2,945,644,728	0	
New Hampshire	2011	522,619,402	606,420,884	1,356,175,417	482,548,453	2,967,764,156	0	
New Hampshire	2012	593,175,594	849,596,896	1,086,540,751	167,588,601	2,696,901,842	0	
New Hampshire	2013	546,481,681	870,464,239	1,105,719,793	582,879,699	3,105,545,412	0	
New Hampshire	2014	560,684,666	923,133,517	1,071,736,116	409,692,612	2,965,246,911	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
New Jersey	1988	2,073,109,199	1,731,834,873	4,227,426,164	1,108,412,108	9,140,782,344	0	
New Jersey	1989	2,183,764,728	1,974,007,514	4,745,054,555	969,808,889	9,872,635,686	0	
New Jersey	1990	2,364,265,442	2,550,437,379	4,888,106,724	1,133,655,124	10,936,464,669	0	
New Jersey	1991	2,444,151,278	2,481,827,275	4,397,986,945	877,253,188	10,201,218,686	0	
New Jersey	1992	2,689,828,543	2,929,192,390	4,327,663,715	575,311,765	10,521,996,413	0	
New Jersey	1993	2,996,718,589	2,532,350,985	4,245,833,860	593,521,279	10,368,424,713	0	
New Jersey	1994	3,231,932,887	2,957,910,836	4,269,926,095	639,234,053	11,099,003,871	0	
New Jersey	1995	3,175,155,312	2,682,124,713	4,157,029,058	491,233,902	10,505,542,985	0	
New Jersey	1996	2,999,224,711	2,302,871,125	4,252,812,116	640,455,344	10,195,363,296	0	
New Jersey	1997	3,196,860,901	2,545,256,440	4,294,005,693	479,246,708	10,515,369,742	0	
New Jersey	1998	3,594,018,956	2,346,820,388	4,391,742,488	303,854,623	10,636,436,455	0	
New Jersey	1999	3,131,582,842	2,744,233,755	4,524,544,981	643,538,393	11,043,899,971	0	
New Jersey	2000	3,336,450,761	3,602,748,260	4,697,743,590	667,276,739	12,304,219,350	0	
New Jersey	2001	3,254,615,957	5,163,369,591	5,059,968,369	470,562,350	13,948,516,267	0	
New Jersey	2002	3,524,610,093	6,900,012,912	5,110,299,481	379,130,839	15,914,053,325	0	
New Jersey	2003	3,772,083,713	6,399,872,712	5,390,004,672	634,576,551	16,196,537,648	0	
New Jersey	2004	4,204,052,289	5,294,540,755	5,722,735,424	815,329,692	16,036,658,160	0	
New Jersey	2005	4,002,026,439	4,959,483,318	6,161,664,883	1,319,921,261	16,443,095,901	0	
New Jersey	2006	4,547,140,561	5,470,434,982	7,343,310,219	1,214,023,392	18,574,909,154	0	
New Jersey	2007	4,441,444,134	5,079,390,399	9,335,690,450	836,012,711	19,692,537,694	0	
New Jersey	2008	4,338,367,211	7,272,418,925	9,853,696,947	846,436,484	22,310,919,567	0	
New Jersey	2009	4,569,693,896	7,571,069,258	10,028,229,272	390,155,994	22,559,148,420	0	
New Jersey	2010	5,113,558,117	7,355,793,524	10,197,728,285	329,361,195	22,996,441,121	0	
New Jersey	2011	5,103,001,172	6,408,280,560	10,012,552,909	835,585,846	22,359,420,487	0	
New Jersey	2012	5,352,968,466	7,067,272,327	10,800,997,005	1,436,345,116	24,657,582,914	0	
New Jersey	2013	5,341,790,634	6,099,173,020	11,613,834,126	1,147,324,864	24,202,122,644	0	
New Jersey	2014	5,777,934,813	6,862,035,694	13,776,185,262	723,722,493	27,139,878,262	0	
New Mexico	1988	263,207,485	499,770,760	260,588,388	-	1,023,566,633	0	
New Mexico	1989	254,044,968	531,730,200	288,935,513	-	1,074,710,681	0	
New Mexico	1990	266,559,874	614,125,627	298,043,034	-	1,178,728,535	0	
New Mexico	1991	290,120,028	544,216,464	313,454,917	-	1,147,791,409	0	
New Mexico	1992	307,678,533	564,487,300	321,008,873	-	1,193,174,706	0	
New Mexico	1993	320,672,161	645,253,299	296,303,291	-	1,262,228,751	0	
New Mexico	1994	371,393,695	547,626,406	307,732,891	-	1,226,752,992	0	
New Mexico	1995	370,546,476	640,618,306	316,965,441	-	1,328,130,223	0	
New Mexico	1996	381,363,681	444,425,140	342,582,739	-	1,168,371,560	0	
New Mexico	1997	315,623,262	375,216,289	325,511,693	-	1,016,351,244	0	
New Mexico	1998	372,791,582	259,460,467	321,391,930	-	953,643,979	0	
New Mexico	1999	369,365,242	298,302,823	341,133,219	-	1,008,801,284	0	
New Mexico	2000	401,247,610	308,241,290	378,298,654	-	1,087,787,554	0	
New Mexico	2001	399,776,120	419,768,711	442,798,369	-	1,262,343,200	0	
New Mexico	2002	395,877,531	514,913,400	513,015,519	-	1,423,806,450	0	
New Mexico	2003	416,199,293	490,942,012	522,800,002	-	1,429,941,307	0	
New Mexico	2004	424,722,865	439,336,806	525,965,504	-	1,390,025,175	0	
New Mexico	2005	448,972,517	412,759,260	573,230,873	-	1,434,962,650	0	
New Mexico	2006	476,542,909	453,719,971	699,489,440	-	1,629,752,320	0	
New Mexico	2007	496,065,345	439,507,333	858,165,100	-	1,793,737,778	0	
New Mexico	2008	504,550,468	556,534,610	1,295,299,338	-	2,356,384,416	0	
New Mexico	2009	578,469,695	581,539,791	1,385,110,720	-	2,545,120,206	0	
New Mexico	2010	598,295,452	500,597,871	1,327,280,737	-	2,426,174,060	0	
New Mexico	2011	608,966,980	519,299,365	1,469,603,607	-	2,597,869,952	0	
New Mexico	2012	638,070,785	590,553,977	1,505,448,760	24,715,538	2,758,789,060	1,860,970	UA 403b (A,L5.2+6.3) included in Col 2
New Mexico	2013	655,677,042	593,082,126	1,369,852,557	33,023,776	2,651,635,501	1,277,965	UA 403b (A,L5.2+6.3) included in Col 2
New Mexico	2014	645,822,640	690,778,862	1,686,194,410	32,508,659	3,055,304,571	26,363,846	UA 403b (A,L5.2+6.3) included in Col 2

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated		Unallocated Annuity	Assessable	403(b)	Notes
			Annuity	A&H		Premium Total		
New York	1988	4,446,025,393	4,568,377,805	4,742,304,311	1,632,565,849	15,389,273,358	0	
New York	1989	4,509,186,013	4,812,919,847	5,149,446,770	1,639,511,338	16,111,063,968	0	
New York	1990	4,765,779,478	5,726,596,588	5,267,075,151	1,388,082,664	17,147,533,881	0	
New York	1991	5,073,975,953	5,829,948,814	5,573,432,664	1,313,616,365	17,790,973,796	0	
New York	1992	5,423,692,378	6,077,931,583	5,692,188,109	749,635,505	17,943,447,575	0	
New York	1993	5,564,000,618	4,539,803,629	5,895,008,131	741,223,678	16,740,036,056	0	
New York	1994	5,682,942,116	5,925,954,151	5,687,164,985	(20,828,161)	17,275,233,091	0	
New York	1995	6,540,894,447	6,077,855,541	5,463,297,233	711,370,555	18,793,417,776	0	
New York	1996	5,865,473,390	4,961,870,011	5,378,899,201	505,529,008	16,711,771,610	0	
New York	1997	6,237,127,269	5,624,309,462	5,951,408,523	456,203,706	18,269,048,960	0	
New York	1998	6,671,375,041	4,921,252,456	5,865,800,022	878,698,579	18,337,126,098	0	
New York	1999	6,274,814,732	5,878,277,911	6,370,923,275	663,704,996	19,187,720,914	0	
New York	2000	6,349,579,179	7,613,325,320	7,206,223,650	680,144,164	21,849,272,313	0	
New York	2001	6,372,678,143	10,572,064,049	6,848,297,092	912,651,400	24,705,690,684	0	
New York	2002	6,683,022,346	14,288,214,828	7,434,052,485	460,435,693	28,865,725,352	0	
New York	2003	7,093,177,608	12,339,386,483	7,851,903,600	631,846,092	27,916,313,783	0	
New York	2004	7,635,497,556	10,723,207,047	8,800,931,777	942,362,774	28,101,999,154	0	
New York	2005	7,699,921,709	9,442,568,288	9,104,872,358	1,326,022,439	27,573,384,794	0	
New York	2006	8,202,674,363	10,976,356,560	8,662,114,950	1,468,048,338	29,309,194,211	0	
New York	2007	8,538,356,100	10,777,659,214	13,303,773,763	1,110,537,877	33,730,326,954	0	
New York	2008	8,891,375,084	14,798,276,605	15,717,395,126	1,701,438,893	41,108,485,708	0	
New York	2009	9,136,279,389	12,795,184,044	17,059,951,581	882,632,693	39,874,047,707	0	
New York	2010	9,544,372,938	9,912,269,203	17,918,052,852	954,446,598	38,329,141,591	0	
New York	2011	9,479,565,517	9,851,073,462	19,322,720,141	891,791,285	39,545,150,405	0	
New York	2012	9,901,794,357	11,873,451,449	19,093,858,928	2,294,245,562	43,163,350,296	0	
New York	2013	9,973,283,595	9,345,013,476	18,104,957,299	892,088,370	38,315,342,740	0	
New York	2014	10,073,987,164	10,001,285,137	16,824,064,778	2,129,188,195	39,028,525,274	0	
North Carolina	1988	1,576,211,257	965,244,453	1,169,154,078	297,345,235	4,007,955,023	0	
North Carolina	1989	1,623,745,015	999,194,134	1,319,275,033	140,253,076	4,082,467,258	0	
North Carolina	1990	1,822,113,981	1,187,538,879	1,457,270,393	161,054,913	4,627,978,166	0	
North Carolina	1991	1,890,224,150	1,009,419,304	1,575,306,222	985,271,351	5,460,221,027	0	
North Carolina	1992	2,005,947,831	1,053,287,642	1,674,492,275	646,822,015	5,380,549,763	0	
North Carolina	1993	2,303,511,574	821,679,848	1,821,947,289	757,431,262	5,704,569,973	0	
North Carolina	1994	2,436,915,646	1,203,222,295	1,911,502,511	720,045,572	6,271,686,024	0	
North Carolina	1995	2,534,603,476	1,189,509,137	3,010,616,221	626,791,461	7,361,520,295	0	
North Carolina	1996	2,610,371,300	1,024,509,545	3,123,139,337	649,527,488	7,407,547,670	0	
North Carolina	1997	2,549,315,599	1,236,750,477	3,295,674,983	579,634,800	7,661,375,859	0	
North Carolina	1998	3,102,840,241	1,300,280,894	3,349,075,310	473,111,198	8,225,307,643	0	
North Carolina	1999	2,696,896,497	1,836,633,077	3,649,778,320	891,843,054	9,075,150,948	0	
North Carolina	2000	3,336,683,293	2,053,852,555	4,112,063,991	699,776,079	10,202,375,918	0	
North Carolina	2001	3,045,458,927	2,843,495,265	4,317,663,762	492,959,828	10,699,577,782	0	
North Carolina	2002	3,135,939,431	3,979,428,122	4,698,009,006	619,625,352	12,433,001,911	0	
North Carolina	2003	2,983,351,816	3,676,818,985	4,905,869,805	430,790,322	11,996,830,928	0	
North Carolina	2004	3,017,296,814	3,145,321,138	5,362,292,378	412,138,877	11,937,049,207	0	
North Carolina	2005	3,115,275,303	3,099,911,047	5,884,210,882	817,039,712	12,916,436,944	0	
North Carolina	2006	3,370,338,158	3,375,914,426	6,752,379,642	442,370,847	13,941,003,073	0	
North Carolina	2007	3,471,950,313	3,430,752,748	7,751,883,243	526,667,603	15,181,253,907	0	
North Carolina	2008	3,578,435,894	4,701,898,477	8,283,868,055	642,489,200	17,206,691,626	0	
North Carolina	2009	3,732,635,087	4,671,091,867	8,403,625,995	757,020,943	17,564,373,892	0	
North Carolina	2010	3,941,644,362	3,896,747,082	8,847,410,340	522,861,618	17,208,663,402	0	
North Carolina	2011	4,117,051,619	3,809,439,687	8,915,135,853	601,777,807	17,443,404,966	0	
North Carolina	2012	4,203,464,916	4,254,123,065	9,264,707,784	626,185,615	18,348,481,380	0	
North Carolina	2013	4,107,216,595	4,599,872,888	8,166,237,292	582,274,089	17,455,600,864	0	
North Carolina	2014	4,154,424,080	4,440,490,624	9,127,098,739	750,616,789	18,472,630,232	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
North Dakota	1988	149,101,958	150,864,610	117,708,329	20,081,033	437,755,930	0	
North Dakota	1989	147,961,050	144,092,600	118,596,232	23,499,885	434,149,767	0	
North Dakota	1990	142,834,709	173,952,839	125,638,553	21,249,321	463,675,422	0	
North Dakota	1991	137,922,363	150,360,104	439,549,120	30,874,468	758,706,055	0	
North Dakota	1992	152,556,667	137,468,723	427,971,629	23,033,145	741,030,164	0	
North Dakota	1993	150,416,311	131,286,055	431,716,028	30,785,124	744,203,518	0	
North Dakota	1994	166,905,606	186,484,399	417,967,802	37,601,911	808,959,718	0	
North Dakota	1995	177,236,172	169,084,571	491,480,586	40,178,860	877,980,189	0	
North Dakota	1996	187,428,957	115,781,794	500,364,417	25,722,770	829,297,938	0	
North Dakota	1997	172,230,258	129,491,597	526,107,462	23,451,593	851,280,910	0	
North Dakota	1998	173,984,219	126,063,852	539,861,490	26,800,511	866,710,072	0	
North Dakota	1999	179,281,481	166,910,886	575,402,233	14,751,927	936,346,527	964,766	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2000	170,778,946	186,989,723	613,396,859	5,592,101	976,757,629	992,413	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2001	167,726,029	237,276,819	667,558,395	5,084,432	1,077,645,675	1,868,793	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2002	179,993,108	298,409,254	718,328,407	4,391,859	1,201,122,628	1,319,154	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2003	199,940,786	214,983,939	752,551,816	8,927,860	1,176,404,401	2,425,038	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2004	190,420,415	246,554,585	747,293,199	7,477,913	1,191,746,112	2,945,300	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2005	204,700,170	232,238,540	795,945,941	9,976,482	1,242,861,133	2,021,166	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2006	209,507,628	280,702,791	888,908,754	0	1,379,119,173	2,159,080	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2007	225,711,099	298,272,097	928,023,397	3,487,589	1,455,494,182	2,347,150	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2008	236,636,267	374,229,774	981,971,991	16,014,912	1,608,852,944	3,311,260	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2009	263,368,693	351,655,949	1,034,529,270	12,071,423	1,661,625,335	2,832,478	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2010	290,074,904	341,671,299	1,134,430,726	4,889,188	1,771,066,117	2,590,819	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2011	303,487,585	353,538,961	1,236,899,852	7,679,570	1,901,605,968	3,964,662	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2012	325,718,251	359,108,037	1,337,121,150	17,652,954	2,039,600,392	4,207,254	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2013	331,248,624	379,362,436	1,354,458,128	27,623,124	2,092,692,312	3,639,153	UA 403b (A,L5.2+6.3) included in Col 2
North Dakota	2014	348,502,956	490,488,034	1,470,327,677	15,160,902	2,324,479,569	18,580,680	UA 403b (A,L5.2+6.3) included in Col 2
Ohio	1988	2,534,034,513	1,736,787,192	4,989,784,981	1,042,229,723	10,302,836,409	0	
Ohio	1989	2,407,743,599	1,856,477,537	3,619,642,666	1,083,026,448	8,966,890,250	0	
Ohio	1990	2,741,981,136	2,179,135,465	3,828,721,118	1,187,795,652	9,937,633,371	0	
Ohio	1991	2,920,332,567	1,828,524,058	3,966,484,296	1,205,698,462	9,921,039,383	0	
Ohio	1992	3,055,029,400	1,893,658,459	4,254,594,238	956,370,309	10,159,652,406	0	
Ohio	1993	3,987,751,884	1,716,262,992	4,446,737,088	962,654,689	11,113,406,653	0	
Ohio	1994	3,819,936,218	2,179,499,942	4,258,140,845	646,454,967	10,904,031,972	0	
Ohio	1995	4,118,333,150	2,336,864,381	4,489,683,366	819,651,829	11,764,532,726	0	
Ohio	1996	3,975,047,154	1,909,547,932	5,602,533,542	551,809,112	12,038,937,740	0	
Ohio	1997	4,104,119,628	1,912,971,877	5,500,310,888	727,195,937	12,244,598,330	0	
Ohio	1998	3,760,213,838	2,023,173,180	5,903,365,925	558,994,105	12,245,747,048	0	
Ohio	1999	4,183,454,778	2,853,879,537	6,488,902,076	551,307,354	14,077,543,745	0	
Ohio	2000	3,779,121,377	3,602,435,917	7,043,854,647	505,227,072	14,930,639,013	0	
Ohio	2001	3,622,186,707	4,334,730,583	7,566,267,097	594,923,355	16,118,107,742	0	
Ohio	2002	3,707,075,429	5,874,525,077	8,242,618,933	767,287,844	18,591,507,283	0	
Ohio	2003	3,719,882,283	5,246,506,175	8,587,872,327	926,264,454	18,480,525,239	0	
Ohio	2004	3,862,254,207	4,987,695,103	8,738,796,050	958,314,758	18,547,060,118	0	
Ohio	2005	3,864,828,736	4,735,825,309	9,482,567,741	765,735,371	18,848,957,157	0	
Ohio	2006	3,984,767,132	4,919,614,463	10,312,210,172	923,440,738	20,140,032,505	0	
Ohio	2007	4,338,276,521	4,669,275,115	12,159,708,876	1,721,027,001	22,888,287,513	0	
Ohio	2008	4,205,635,348	6,375,631,631	13,636,581,477	1,117,437,730	25,335,286,186	0	
Ohio	2009	4,377,338,672	6,768,188,993	12,979,757,689	1,032,084,271	25,157,369,625	0	
Ohio	2010	4,493,941,797	5,341,130,707	12,535,711,315	959,268,409	23,330,052,228	0	
Ohio	2011	4,698,775,431	5,152,996,658	12,763,839,132	921,751,361	23,537,362,582	0	
Ohio	2012	4,824,912,735	6,747,281,598	13,241,635,224	1,058,746,791	25,872,576,348	0	
Ohio	2013	4,810,908,862	5,069,882,260	14,690,651,849	2,215,424,951	26,786,867,922	0	
Ohio	2014	4,778,008,509	5,616,817,221	14,933,131,312	1,137,114,161	26,465,071,203	0	

For member company and GA use only. The data utilizes estimates and excludes many costs incurred directly by GAs. It MAY NOT be utilized in protesting actual GA assessments.

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Oklahoma	1988	616,592,071	419,483,946	642,145,110	-	1,678,221,127	0	
Oklahoma	1989	588,134,826	444,775,606	698,963,531	-	1,731,873,963	0	
Oklahoma	1990	612,296,761	543,871,818	733,415,184	-	1,889,583,763	0	
Oklahoma	1991	668,388,118	578,791,425	784,259,157	-	2,031,438,700	0	
Oklahoma	1992	707,696,169	629,789,858	845,953,596	-	2,183,439,623	0	
Oklahoma	1993	724,875,640	536,701,938	1,071,589,567	-	2,333,167,145	0	
Oklahoma	1994	792,088,110	582,260,416	1,080,525,188	-	2,454,873,714	0	
Oklahoma	1995	814,360,950	620,410,943	1,125,179,250	-	2,559,951,143	0	
Oklahoma	1996	789,424,307	490,109,556	1,184,654,949	-	2,464,188,812	0	
Oklahoma	1997	770,220,072	494,871,326	1,244,437,896	-	2,509,529,294	0	
Oklahoma	1998	776,113,533	475,026,538	1,310,866,836	-	2,562,006,907	0	
Oklahoma	1999	780,537,634	618,103,240	1,300,192,293	-	2,698,833,167	0	
Oklahoma	2000	811,989,165	698,871,483	1,371,204,007	-	2,882,064,655	0	
Oklahoma	2001	876,872,355	984,869,537	1,495,429,443	-	3,357,171,335	0	
Oklahoma	2002	866,788,664	1,205,522,724	1,584,870,053	-	3,657,181,441	0	
Oklahoma	2003	911,263,971	1,120,068,031	1,727,633,006	-	3,758,965,008	0	
Oklahoma	2004	931,033,557	1,062,686,358	1,831,615,910	-	3,825,335,825	0	
Oklahoma	2005	926,444,980	987,551,770	1,980,212,671	-	3,894,209,421	0	
Oklahoma	2006	1,060,841,763	1,063,511,980	2,171,467,297	-	4,295,821,040	0	
Oklahoma	2007	1,097,782,359	1,017,178,609	2,512,947,694	-	4,627,908,662	0	
Oklahoma	2008	1,136,588,750	1,491,541,386	2,650,865,096	-	5,278,995,232	0	
Oklahoma	2009	1,197,855,066	1,370,248,919	2,812,704,895	-	5,380,808,880	0	
Oklahoma	2010	1,265,817,967	1,189,363,350	2,990,023,534	-	5,445,204,851	0	
Oklahoma	2011	1,281,469,359	1,162,870,153	2,993,867,350	-	5,438,206,862	0	
Oklahoma	2012	1,324,959,076	1,368,007,325	2,985,855,018	-	5,678,821,419	0	
Oklahoma	2013	1,359,541,281	1,239,044,898	3,015,560,032	-	5,614,146,211	0	
Oklahoma	2014	1,381,698,580	1,323,348,614	3,362,525,624	-	6,067,572,818	0	
Oregon	1988	506,312,289	895,696,039	428,769,940	-	1,830,778,268	0	
Oregon	1989	514,579,970	1,030,798,115	476,923,224	-	2,022,301,309	0	
Oregon	1990	537,896,369	937,962,526	544,414,811	-	2,020,273,706	0	
Oregon	1991	567,228,111	830,408,324	555,223,454	260,045,972	2,212,905,861	0	
Oregon	1992	596,415,790	812,673,520	627,877,935	281,849,324	2,318,816,569	0	
Oregon	1993	622,685,909	696,695,276	582,601,955	192,373,597	2,094,356,737	0	
Oregon	1994	697,121,068	925,325,110	569,074,748	152,049,491	2,343,570,417	0	
Oregon	1995	714,798,506	914,040,453	613,797,359	60,386,398	2,303,022,716	0	
Oregon	1996	755,357,432	715,264,307	654,376,965	62,180,671	2,187,179,375	0	
Oregon	1997	719,950,509	686,661,197	792,864,569	65,154,294	2,264,630,569	0	
Oregon	1998	720,826,519	550,848,286	960,047,164	56,616,238	2,288,338,207	0	
Oregon	1999	728,877,210	726,671,578	786,285,685	125,216,390	2,367,050,863	0	
Oregon	2000	743,282,612	893,636,452	909,940,157	73,526,876	2,620,386,097	0	
Oregon	2001	771,999,343	1,004,482,176	803,603,902	93,354,686	2,673,440,107	0	
Oregon	2002	790,911,199	1,332,585,909	848,558,514	51,183,511	3,023,239,133	0	
Oregon	2003	847,274,270	1,396,433,518	884,605,712	48,002,935	3,176,316,435	0	
Oregon	2004	880,003,563	1,274,161,437	987,967,712	38,304,389	3,180,437,101	0	
Oregon	2005	856,725,793	1,082,211,585	1,118,685,177	21,704,483	3,079,327,038	0	
Oregon	2006	928,149,167	1,099,881,946	1,346,163,921	15,663,377	3,389,858,411	0	
Oregon	2007	940,070,559	1,228,133,633	1,985,559,448	0	4,153,763,640	0	
Oregon	2008	966,239,499	1,589,801,073	1,962,685,043	19,167,596	4,537,893,211	0	
Oregon	2009	1,017,455,661	1,530,980,278	1,964,912,338	44,277,832	4,557,626,109	0	
Oregon	2010	1,049,139,067	1,500,106,331	2,080,036,886	62,447,343	4,691,729,627	0	
Oregon	2011	1,090,276,860	1,259,814,723	2,213,758,037	62,825,317	4,626,674,937	0	
Oregon	2012	1,108,512,537	1,321,757,513	1,510,631,717	48,366,542	3,989,268,309	0	
Oregon	2013	1,099,992,671	1,366,316,746	1,594,284,187	48,830,750	4,109,424,354	0	
Oregon	2014	1,153,577,720	1,525,669,016	1,648,109,090	62,301,029	4,389,656,855	0	



**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Pennsylvania	1988	2,700,343,793	2,724,377,425	1,690,553,654	-	7,115,274,872	0	
Pennsylvania	1989	2,859,921,673	3,506,394,627	1,785,997,652	-	8,152,313,952	0	
Pennsylvania	1990	3,035,490,589	3,622,625,730	1,888,296,161	-	8,546,412,480	0	
Pennsylvania	1991	3,191,579,628	2,821,578,406	1,985,179,991	-	7,998,338,025	0	
Pennsylvania	1992	3,358,538,676	2,438,918,555	2,017,525,467	1,628,237,584	9,443,220,282	0	
Pennsylvania	1993	3,578,335,954	2,225,973,485	2,117,059,165	1,379,394,121	9,300,762,725	0	
Pennsylvania	1994	3,734,032,803	2,530,741,767	2,228,943,235	1,369,288,162	9,863,005,967	0	
Pennsylvania	1995	3,790,467,592	2,878,497,123	2,354,037,821	1,244,507,998	10,267,510,534	0	
Pennsylvania	1996	3,878,535,536	2,375,412,080	2,442,567,996	942,485,425	9,639,001,037	0	
Pennsylvania	1997	4,096,755,372	2,561,449,089	3,046,664,447	1,121,172,513	10,826,041,421	0	
Pennsylvania	1998	4,404,475,350	2,543,399,536	3,807,399,187	1,180,688,239	11,935,962,312	0	
Pennsylvania	1999	3,949,231,052	3,219,744,087	4,298,497,622	1,691,105,187	13,158,577,948	0	
Pennsylvania	2000	4,065,294,184	4,488,726,962	4,761,736,114	2,041,018,228	15,356,775,488	0	
Pennsylvania	2001	4,102,437,813	6,056,074,057	5,453,565,481	1,279,744,383	16,891,821,734	0	
Pennsylvania	2002	4,241,759,312	7,757,730,305	5,423,904,037	886,465,132	18,309,858,786	0	
Pennsylvania	2003	4,283,734,618	6,612,923,769	5,454,626,329	1,999,372,190	18,350,656,906	0	
Pennsylvania	2004	4,440,999,335	5,576,480,544	6,099,829,758	1,689,775,776	17,807,085,413	0	
Pennsylvania	2005	4,483,627,399	5,460,271,116	6,311,221,044	1,692,178,534	17,947,298,093	0	
Pennsylvania	2006	4,768,194,250	6,048,284,361	6,921,767,748	1,274,331,754	19,012,578,113	0	
Pennsylvania	2007	5,066,977,183	5,466,247,689	9,928,397,167	1,261,160,193	21,722,782,232	0	
Pennsylvania	2008	5,205,611,810	7,478,753,172	11,184,147,263	1,728,321,413	25,596,833,658	0	
Pennsylvania	2009	5,353,285,595	7,676,423,343	11,075,676,444	1,281,332,384	25,386,717,766	0	
Pennsylvania	2010	5,636,140,327	7,066,633,789	11,650,282,301	1,301,573,231	25,654,629,648	0	
Pennsylvania	2011	5,811,507,389	6,596,059,850	12,454,795,523	1,527,433,646	26,389,796,408	0	
Pennsylvania	2012	5,990,227,116	7,503,416,133	10,664,417,471	3,251,184,196	27,409,244,916	0	
Pennsylvania	2013	5,920,112,582	6,720,359,304	10,568,395,499	1,869,439,380	25,078,306,765	0	
Pennsylvania	2014	6,025,992,624	7,444,443,899	11,939,933,949	1,965,205,332	27,375,575,804	0	
Puerto Rico	1988	202,599,488	25,279,811	425,612,159	-	653,491,458	0	
Puerto Rico	1989	208,835,315	39,507,260	459,918,822	-	708,261,397	0	
Puerto Rico	1990	218,158,248	44,600,136	491,454,195	-	754,212,579	0	
Puerto Rico	1991	219,457,003	48,510,553	493,779,178	-	761,746,734	0	
Puerto Rico	1992	242,057,864	68,159,460	488,694,921	-	798,912,245	0	
Puerto Rico	1993	243,162,226	46,009,753	516,131,878	-	805,303,857	0	
Puerto Rico	1994	273,209,720	61,908,792	547,843,632	-	882,962,144	0	
Puerto Rico	1995	273,978,756	51,075,560	677,006,797	-	1,002,061,113	0	
Puerto Rico	1996	321,962,959	60,907,369	863,693,287	-	1,246,563,615	0	
Puerto Rico	1997	318,651,746	57,572,959	942,379,370	-	1,318,604,075	0	
Puerto Rico	1998	315,930,532	50,426,968	1,026,175,813	-	1,392,533,313	0	
Puerto Rico	1999	299,651,540	78,385,779	1,506,890,561	-	1,884,927,880	0	
Puerto Rico	2000	305,819,949	117,061,021	1,327,409,479	-	1,750,290,449	0	
Puerto Rico	2001	344,030,482	94,209,655	2,000,429,756	-	2,438,669,893	0	
Puerto Rico	2002	326,152,465	157,812,085	1,805,219,153	-	2,289,183,703	0	
Puerto Rico	2003	342,246,780	157,781,808	1,829,094,568	-	2,329,123,156	0	
Puerto Rico	2004	358,055,028	134,095,632	1,920,507,213	-	2,412,657,873	0	
Puerto Rico	2005	384,344,050	116,205,874	2,126,705,528	-	2,627,255,452	0	
Puerto Rico	2006	394,855,050	147,589,799	2,322,285,870	-	2,864,730,719	0	
Puerto Rico	2007	408,813,039	191,221,562	2,038,007,707	-	2,638,042,308	0	
Puerto Rico	2008	402,682,405	158,372,547	2,330,915,530	-	2,891,970,482	0	
Puerto Rico	2009	428,037,026	255,175,425	2,354,225,388	-	3,037,437,839	0	
Puerto Rico	2010	424,510,764	272,500,504	2,325,814,622	-	3,022,825,890	0	
Puerto Rico	2011	441,041,889	325,752,273	1,512,721,518	-	2,279,515,680	0	
Puerto Rico	2012	448,293,154	377,889,373	2,150,777,272	-	2,976,959,799	0	
Puerto Rico	2013	445,099,771	396,768,112	2,036,718,465	-	2,878,586,348	0	
Puerto Rico	2014	455,407,340	375,190,163	2,405,967,115	-	3,236,564,618	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Rhode Island	1988	241,592,427	135,208,925	124,908,211	-	501,709,563	0	
Rhode Island	1989	235,543,411	177,930,743	101,472,217	-	514,946,371	0	
Rhode Island	1990	252,225,269	313,351,542	117,873,033	-	683,449,844	0	
Rhode Island	1991	242,886,184	317,370,437	130,663,108	-	690,919,729	0	
Rhode Island	1992	283,767,485	187,380,350	142,290,204	-	613,438,039	0	
Rhode Island	1993	275,778,174	179,480,221	163,891,426	-	619,149,821	0	
Rhode Island	1994	286,520,020	269,677,400	185,799,271	-	741,996,691	0	
Rhode Island	1995	344,571,784	296,639,953	169,288,773	-	810,500,510	0	
Rhode Island	1996	340,977,377	275,125,829	185,044,330	56,476,573	857,624,109	0	
Rhode Island	1997	492,526,568	343,303,826	185,583,861	80,439,353	1,101,853,608	0	
Rhode Island	1998	389,341,189	368,445,580	231,565,704	43,056,159	1,032,408,632	0	
Rhode Island	1999	440,446,802	494,412,734	196,223,939	37,959,052	1,169,042,527	0	
Rhode Island	2000	375,792,365	548,477,925	189,191,140	60,020,952	1,173,482,382	0	
Rhode Island	2001	325,026,405	541,430,666	160,270,108	92,433,565	1,119,160,744	0	
Rhode Island	2002	330,861,666	676,899,528	268,634,287	71,646,735	1,348,042,216	0	
Rhode Island	2003	339,041,953	599,008,931	315,220,851	71,432,255	1,324,703,990	0	
Rhode Island	2004	351,494,156	554,865,549	303,817,484	73,967,893	1,284,145,082	0	
Rhode Island	2005	374,318,361	465,827,371	323,101,834	32,064,795	1,195,312,361	7,914,750	UA 403b (A,L5.2+6.3) included in Col 2
Rhode Island	2006	405,840,552	549,769,877	384,717,537	28,792,157	1,369,120,123	11,681,112	UA 403b (A,L5.2+6.3) included in Col 2
Rhode Island	2007	436,367,504	521,784,309	400,591,598	31,790,221	1,390,533,632	11,698,542	UA 403b (A,L5.2+6.3) included in Col 2
Rhode Island	2008	407,288,780	705,642,159	426,169,720	28,422,673	1,567,523,332	7,286,255	UA 403b (A,L5.2+6.3) included in Col 2
Rhode Island	2009	433,119,016	702,077,515	536,808,363	35,791,653	1,707,796,547	20,125,303	UA 403b (A,L5.2+6.3) included in Col 2
Rhode Island	2010	430,428,203	577,435,543	735,410,351	21,384,229	1,764,658,326	18,530,800	UA 403b (A,L5.2+6.3) included in Col 2
Rhode Island	2011	419,223,815	578,078,547	756,679,631	32,971,875	1,786,953,868	20,683,787	UA 403b (A,L5.2+6.3) included in Col 2
Rhode Island	2012	446,937,972	693,026,956	493,693,477	41,890,019	1,675,548,424	18,044,599	UA 403b (A,L5.2+6.3) included in Col 2
Rhode Island	2013	457,429,927	652,428,767	485,147,153	58,180,844	1,653,186,691	22,084,561	UA 403b (A,L5.2+6.3) included in Col 2
Rhode Island	2014	423,888,174	797,420,107	480,586,199	26,284,578	1,728,179,058	38,161,445	UA 403b (A,L5.2+6.3) included in Col 2
South Carolina	1988	808,452,560	346,192,899	819,627,720	-	1,974,273,179	0	
South Carolina	1989	814,318,036	337,981,640	875,250,418	-	2,027,550,094	0	
South Carolina	1990	880,477,875	476,727,196	1,005,882,561	-	2,363,087,632	0	
South Carolina	1991	930,638,160	443,003,035	984,931,346	-	2,358,572,541	0	
South Carolina	1992	970,732,687	431,429,093	1,020,691,852	-	2,422,853,632	0	
South Carolina	1993	1,053,428,777	431,367,337	1,085,608,064	-	2,570,404,178	0	
South Carolina	1994	1,135,146,769	585,195,477	1,121,728,041	-	2,842,070,287	0	
South Carolina	1995	1,209,662,608	528,614,246	1,163,662,102	-	2,901,938,956	0	
South Carolina	1996	1,134,564,209	450,933,838	1,239,784,959	-	2,825,283,006	0	
South Carolina	1997	1,119,268,528	513,078,474	1,315,429,048	-	2,947,776,050	0	
South Carolina	1998	1,217,115,119	526,140,202	1,400,686,753	-	3,143,942,074	0	
South Carolina	1999	1,257,134,727	776,680,609	1,476,502,636	-	3,510,317,972	0	
South Carolina	2000	1,234,999,145	802,629,737	1,581,222,394	-	3,618,851,276	0	
South Carolina	2001	1,295,315,977	1,166,497,124	1,703,624,206	-	4,165,437,307	0	
South Carolina	2002	1,261,387,093	1,845,580,369	1,862,783,234	-	4,969,750,696	0	
South Carolina	2003	1,329,171,095	1,551,652,692	2,009,881,222	-	4,890,705,009	0	
South Carolina	2004	1,416,843,063	1,480,694,683	2,133,081,032	-	5,030,618,778	0	
South Carolina	2005	1,390,839,284	1,414,756,410	2,356,388,762	-	5,161,984,456	0	
South Carolina	2006	1,508,302,360	1,586,695,199	2,619,903,242	-	5,714,900,801	0	
South Carolina	2007	1,575,162,470	1,578,173,954	3,211,067,351	-	6,364,403,775	0	
South Carolina	2008	1,646,066,616	2,242,256,879	3,805,257,119	-	7,693,580,614	0	
South Carolina	2009	1,674,205,107	2,243,268,235	4,014,438,638	-	7,931,911,980	0	
South Carolina	2010	1,717,720,032	2,927,415,498	3,827,478,465	-	8,472,613,995	0	
South Carolina	2011	1,796,389,183	2,112,853,248	4,065,516,773	-	7,974,759,204	0	
South Carolina	2012	1,910,294,440	2,456,078,533	4,259,547,737	-	8,625,920,710	0	
South Carolina	2013	1,923,786,578	2,304,619,456	3,303,225,585	-	7,531,631,619	0	
South Carolina	2014	1,942,052,134	2,437,376,422	3,693,901,601	-	8,073,330,157	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
South Dakota	1988	171,874,879	160,470,797	224,310,316	-	556,655,992	0	
South Dakota	1989	164,165,888	154,402,927	239,395,164	-	557,963,979	0	
South Dakota	1990	167,821,811	165,387,972	254,570,615	-	587,780,398	0	
South Dakota	1991	179,567,209	181,276,707	266,294,144	-	627,138,060	0	
South Dakota	1992	189,295,694	177,520,864	293,691,882	-	660,508,440	0	
South Dakota	1993	184,534,209	154,806,390	309,129,040	-	648,469,639	0	
South Dakota	1994	204,777,549	198,188,809	336,796,117	-	739,762,475	0	
South Dakota	1995	223,151,747	199,043,824	315,070,850	-	737,266,421	0	
South Dakota	1996	231,483,651	145,665,585	351,139,255	-	728,288,491	0	
South Dakota	1997	233,356,861	153,521,535	415,557,589	-	802,435,985	0	
South Dakota	1998	225,174,978	143,147,379	410,864,385	-	779,186,742	0	
South Dakota	1999	235,379,857	213,865,986	445,546,362	-	894,792,205	0	
South Dakota	2000	239,961,279	218,007,368	466,355,760	-	924,324,407	0	
South Dakota	2001	245,809,542	292,699,443	511,256,771	-	1,049,765,756	0	
South Dakota	2002	283,298,104	359,384,401	524,895,916	-	1,167,578,421	0	
South Dakota	2003	269,449,663	315,582,735	566,158,179	-	1,151,190,577	0	
South Dakota	2004	306,844,117	294,072,377	603,701,228	-	1,204,617,722	0	
South Dakota	2005	319,199,205	242,601,842	641,529,592	-	1,203,330,639	0	
South Dakota	2006	338,323,244	303,115,714	705,336,064	-	1,346,775,022	0	
South Dakota	2007	371,442,131	321,824,767	758,157,353	-	1,451,424,251	0	
South Dakota	2008	417,072,791	391,320,986	789,455,310	-	1,597,849,087	0	
South Dakota	2009	450,007,311	326,903,554	824,663,481	-	1,601,574,346	0	
South Dakota	2010	478,518,624	300,380,731	874,503,936	-	1,653,403,291	0	
South Dakota	2011	503,248,281	308,337,154	887,867,281	-	1,699,452,716	0	
South Dakota	2012	548,865,772	360,400,578	955,893,219	-	1,865,159,569	0	
South Dakota	2013	551,188,249	373,533,466	895,491,424	-	1,820,213,139	0	
South Dakota	2014	580,195,770	405,284,055	917,815,928	-	1,903,295,753	0	
Tennessee	1988	1,094,456,855	630,847,662	1,132,760,117	-	2,858,064,634	42,513,662	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	1989	1,103,309,502	695,982,293	1,181,216,142	-	2,980,507,937	59,314,805	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	1990	1,155,059,260	835,584,984	1,212,050,455	-	3,202,694,699	59,500,579	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	1991	1,255,918,023	763,382,831	1,305,663,313	-	3,324,964,167	67,284,316	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	1992	1,344,609,250	840,424,832	1,368,966,567	-	3,554,000,649	83,202,481	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	1993	1,400,980,664	883,362,163	1,483,713,333	-	3,768,056,160	74,961,477	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	1994	1,560,367,985	1,037,462,461	1,549,027,334	-	4,146,857,780	82,789,359	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	1995	1,727,962,837	1,047,808,902	3,719,779,960	-	6,495,551,699	91,703,614	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	1996	1,607,097,663	899,183,122	3,042,149,224	-	5,548,430,009	71,669,381	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	1997	1,675,851,142	1,050,846,109	2,399,520,536	-	5,126,217,787	74,931,317	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	1998	1,751,128,399	1,054,235,470	2,446,290,662	-	5,251,654,531	56,840,224	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	1999	2,047,396,226	1,504,172,662	2,691,537,939	-	6,243,106,827	59,059,716	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2000	1,941,843,631	1,993,897,874	2,734,710,007	-	6,670,451,512	61,462,214	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2001	1,827,245,940	2,222,183,682	2,947,465,238	-	6,996,894,860	91,598,965	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2002	1,856,272,245	2,787,661,531	3,160,529,817	-	7,804,463,593	136,100,928	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2003	1,948,227,424	2,390,825,804	3,395,318,045	-	7,734,371,273	120,381,291	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2004	2,069,665,421	2,272,702,063	3,633,432,198	-	7,975,799,682	122,200,801	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2005	2,005,776,067	2,154,340,621	4,235,582,734	-	8,395,699,422	105,110,301	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2006	2,098,133,996	2,570,841,828	4,641,595,940	-	9,310,571,764	170,244,485	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2007	2,234,888,240	2,503,034,109	5,265,221,613	2,998	10,003,146,960	154,641,262	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2008	2,278,400,961	3,335,856,406	5,569,394,754	-	11,183,652,121	239,720,744	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2009	2,496,355,863	3,011,164,712	5,743,443,977	-	11,250,964,552	181,148,784	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2010	2,532,009,409	2,577,891,984	6,040,510,733	-	11,150,412,126	184,568,416	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2011	2,527,858,979	2,779,369,697	6,352,208,317	-	11,659,436,993	226,498,440	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2012	2,626,662,450	3,213,367,923	5,385,580,350	-	11,225,610,723	161,566,474	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2013	2,666,813,381	2,933,678,462	5,548,789,709	-	11,149,281,552	227,853,848	A, L2, C2 (allocated 403b incl in col 2)
Tennessee	2014	2,745,978,814	3,106,994,300	6,083,023,567	-	11,935,996,681	212,651,683	A, L2, C2 (allocated 403b incl in col 2)

For member company and GA use only. The data utilizes estimates and excludes many costs incurred directly by GAs. It MAY NOT be utilized in protesting actual GA assessments.

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Texas	1988	3,815,419,554	2,268,537,114	4,422,066,159	1,339,828,984	11,845,851,811	0	
Texas	1989	3,599,963,635	2,384,369,898	4,945,087,925	1,438,852,364	12,368,273,822	0	
Texas	1990	3,756,690,986	2,554,557,046	5,435,265,671	1,412,926,882	13,159,440,585	0	
Texas	1991	4,101,784,095	2,470,818,838	5,494,771,599	1,445,275,145	13,512,649,677	0	
Texas	1992	4,260,916,595	3,112,732,688	5,850,881,673	1,183,778,858	14,408,309,814	0	
Texas	1993	4,568,272,333	2,424,316,050	6,040,321,328	1,038,398,764	14,071,308,475	0	
Texas	1994	4,856,277,402	2,960,162,037	6,105,777,363	1,144,681,743	15,066,898,545	0	
Texas	1995	5,045,233,055	3,078,479,254	6,243,546,186	1,064,458,213	15,431,716,708	0	
Texas	1996	4,996,187,312	2,841,705,439	6,530,505,680	808,306,230	15,176,704,661	0	
Texas	1997	5,173,395,954	3,023,595,878	6,772,660,413	1,019,117,116	15,988,769,361	0	
Texas	1998	5,217,470,879	3,117,683,503	7,159,771,033	732,298,784	16,227,224,199	0	
Texas	1999	5,473,118,724	4,524,771,408	7,789,530,339	875,632,734	18,663,053,205	0	
Texas	2000	5,363,813,458	4,589,376,804	8,238,565,256	930,820,115	19,122,575,633	0	
Texas	2001	5,911,727,433	6,833,667,279	12,519,125,940	972,205,677	26,236,726,329	0	
Texas	2002	5,984,160,901	9,353,909,601	10,085,143,681	1,388,948,010	26,812,162,193	0	
Texas	2003	6,199,516,177	8,631,385,888	11,295,441,071	1,301,404,741	27,427,747,877	0	
Texas	2004	6,550,951,224	7,505,503,713	12,215,265,686	1,426,515,894	27,698,236,517	0	
Texas	2005	6,657,225,931	8,088,609,503	13,909,037,431	413,601,202	29,068,474,067	111,496,799	UA 403b (A,L5.2+6.3) included in Col 2
Texas	2006	7,264,913,881	9,633,442,441	15,474,603,274	263,035,259	32,635,994,855	153,773,541	UA 403b (A,L5.2+6.3) included in Col 2
Texas	2007	7,622,698,764	9,538,505,848	17,682,293,749	288,076,403	35,131,574,764	143,224,160	UA 403b (A,L5.2+6.3) included in Col 2
Texas	2008	7,814,055,699	12,056,332,025	18,897,688,295	258,789,568	39,026,865,587	176,873,118	UA 403b (A,L5.2+6.3) included in Col 2
Texas	2009	8,312,953,288	10,534,229,038	19,493,137,323	335,584,242	38,675,903,891	80,667,936	UA 403b (A,L5.2+6.3) included in Col 2
Texas	2010	8,667,468,764	9,038,799,334	20,538,515,463	189,844,865	38,434,628,426	91,253,714	UA 403b (A,L5.2+6.3) included in Col 2
Texas	2011	9,191,938,651	9,080,676,285	20,650,737,570	244,780,838	39,168,133,344	77,768,369	UA 403b (A,L5.2+6.3) included in Col 2
Texas	2012	9,696,114,854	10,259,833,214	23,410,376,830	315,222,026	43,681,546,924	91,618,150	UA 403b (A,L5.2+6.3) included in Col 2
Texas	2013	10,050,040,204	9,848,355,328	22,990,920,607	336,320,362	43,225,636,501	96,237,107	UA 403b (A,L5.2+6.3) included in Col 2
Texas	2014	10,368,167,225	10,380,730,543	25,107,701,208	277,240,921	46,133,839,897	119,954,432	UA 403b (A,L5.2+6.3) included in Col 2
Utah	1988	313,526,813	290,557,522	470,386,838	-	1,074,471,173	0	
Utah	1989	299,172,790	379,254,528	581,428,474	-	1,259,855,792	0	
Utah	1990	318,604,445	414,986,860	644,904,260	-	1,378,495,565	0	
Utah	1991	354,581,693	340,404,656	506,517,887	140,164,604	1,341,668,840	0	
Utah	1992	387,308,050	349,394,173	524,792,525	117,830,898	1,379,325,646	0	
Utah	1993	404,053,511	284,964,556	572,786,897	118,494,471	1,380,299,435	0	
Utah	1994	448,122,101	335,080,149	598,429,341	82,023,413	1,463,655,004	0	
Utah	1995	466,569,480	361,825,176	618,199,870	74,926,370	1,521,520,896	0	
Utah	1996	538,241,101	293,089,887	896,321,487	57,549,757	1,785,202,232	0	
Utah	1997	519,625,457	344,918,051	929,835,181	45,809,089	1,840,187,778	0	
Utah	1998	537,069,568	331,698,352	1,022,320,045	41,350,152	1,932,438,117	0	
Utah	1999	710,486,850	448,838,668	1,149,140,939	25,579,174	2,334,045,631	0	
Utah	2000	523,164,041	485,538,959	1,283,676,867	48,591,441	2,340,971,308	0	
Utah	2001	517,566,609	657,243,561	1,425,971,566	38,623,752	2,639,405,488	1,772,286	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2002	538,503,454	893,815,012	1,500,294,415	29,649,653	2,962,262,534	818,982	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2003	601,682,895	862,874,288	1,505,793,625	29,971,231	3,000,322,039	4,633,254	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2004	618,140,701	799,269,204	1,592,483,757	26,970,899	3,036,864,561	4,832,155	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2005	672,114,026	444,188,124	1,833,857,405	34,156,835	2,984,316,390	3,102,711	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2006	717,123,386	557,218,553	2,024,428,717	21,684,280	3,320,454,936	9,492,005	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2007	833,532,196	811,359,536	2,429,981,594	25,065,139	4,099,938,465	11,133,043	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2008	957,444,360	1,136,870,003	2,630,663,601	20,685,600	4,745,663,564	2,552,146	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2009	1,020,079,089	1,165,745,155	2,794,581,852	29,345,507	5,009,751,603	2,607,029	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2010	1,060,189,950	1,153,636,758	3,205,672,777	20,351,033	5,439,850,518	5,976,169	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2011	1,267,264,674	1,176,975,925	2,753,168,526	19,538,105	5,216,947,230	3,539,802	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2012	1,283,194,938	1,179,890,529	2,690,058,225	29,621,328	5,182,765,020	2,992,776	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2013	1,224,369,912	1,241,619,291	3,052,765,845	26,632,346	5,545,387,394	3,478,639	UA 403b (A,L5.2+6.3) included in Col 2
Utah	2014	1,269,662,919	1,554,210,503	1,691,946,891	93,253,768	6,609,074,081	6,602,985	UA 403b (A,L5.2+6.3) included in Col 2

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**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)**  
**1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Vermont	1988	122,626,500	110,419,005	93,493,091	32,147,720	358,686,316	0	
Vermont	1989	121,866,023	103,462,668	114,573,357	31,655,100	371,557,148	0	
Vermont	1990	125,284,028	129,964,173	121,889,421	30,348,856	407,486,478	0	
Vermont	1991	140,035,940	97,458,725	121,428,543	46,492,982	405,416,190	0	
Vermont	1992	144,127,741	101,249,949	110,744,720	36,425,854	392,548,264	0	
Vermont	1993	149,477,430	91,852,476	100,302,377	24,211,331	365,843,614	0	
Vermont	1994	148,603,072	120,243,180	100,735,266	25,504,706	395,086,224	0	
Vermont	1995	156,076,340	130,970,112	103,963,046	26,580,328	417,589,826	0	
Vermont	1996	157,634,026	107,804,469	125,040,436	5,126,379	395,605,310	0	
Vermont	1997	185,895,076	134,030,611	136,455,905	19,201,038	475,582,630	0	
Vermont	1998	203,025,510	147,820,152	145,892,884	35,091,296	531,829,842	0	
Vermont	1999	172,802,446	157,281,818	162,721,759	20,633,887	513,439,910	0	
Vermont	2000	157,480,327	167,531,791	176,952,104	14,182,348	516,146,570	0	
Vermont	2001	163,055,866	208,920,556	180,145,681	26,300,720	578,422,823	0	
Vermont	2002	170,834,571	283,646,412	191,392,830	8,116,588	653,990,401	0	
Vermont	2003	177,530,714	258,254,076	196,191,535	10,055,004	642,031,329	0	
Vermont	2004	186,017,356	268,779,890	206,948,324	12,025,335	673,770,905	0	
Vermont	2005	185,152,502	236,548,777	239,497,821	13,441,274	674,640,374	0	
Vermont	2006	199,520,573	247,475,120	284,171,600	22,308,478	753,475,771	0	
Vermont	2007	212,039,129	247,937,825	366,182,457	11,031,139	837,190,550	0	
Vermont	2008	218,058,285	349,485,954	379,046,576	5,983,365	952,574,180	0	
Vermont	2009	212,320,959	361,745,779	437,409,588	22,195,721	1,033,672,047	0	
Vermont	2010	228,866,126	296,359,502	483,344,143	14,766,102	1,023,335,873	0	
Vermont	2011	272,337,659	350,708,627	448,387,274	20,197,399	1,091,630,959	0	
Vermont	2012	231,686,232	333,546,998	375,907,026	10,244,346	951,384,602	0	
Vermont	2013	249,423,519	321,840,601	358,462,479	10,065,082	939,791,681	0	
Vermont	2014	251,184,345	353,425,000	309,073,981	11,238,252	924,921,578	0	
Virginia	1988	1,501,089,283	910,923,198	2,363,356,212	-	4,775,368,693	0	
Virginia	1989	1,543,941,404	1,049,042,899	2,657,188,303	-	5,250,172,606	0	
Virginia	1990	1,660,561,706	1,103,217,804	2,128,224,081	-	4,892,003,591	0	
Virginia	1991	1,729,816,670	945,263,271	2,250,538,034	-	4,925,617,975	0	
Virginia	1992	1,889,473,142	1,257,251,934	2,348,996,620	-	5,495,721,696	0	
Virginia	1993	1,907,656,659	1,126,828,951	2,519,918,117	-	5,554,403,727	0	
Virginia	1994	2,049,832,358	1,532,486,706	2,520,943,348	-	6,103,262,412	0	
Virginia	1995	2,190,692,461	1,400,792,149	2,639,522,810	-	6,231,007,420	0	
Virginia	1996	2,227,159,561	1,192,305,410	2,690,850,982	-	6,110,315,953	0	
Virginia	1997	2,183,619,207	1,364,423,874	2,716,987,365	-	6,265,030,446	0	
Virginia	1998	2,343,446,115	1,408,582,622	2,828,357,943	-	6,580,386,680	0	
Virginia	1999	2,290,594,933	2,028,097,258	3,086,655,463	-	7,405,347,654	0	
Virginia	2000	2,495,479,386	2,090,547,968	3,622,895,043	-	8,208,922,397	0	
Virginia	2001	2,395,872,565	2,486,863,710	3,788,332,286	-	8,671,068,561	0	
Virginia	2002	2,422,101,179	3,299,077,415	4,625,861,868	-	10,347,040,462	0	
Virginia	2003	2,556,657,303	3,079,248,641	5,035,520,945	-	10,671,426,889	0	
Virginia	2004	2,614,519,974	2,799,229,962	5,516,056,428	-	10,929,806,364	0	
Virginia	2005	2,686,824,082	2,409,315,752	5,989,332,444	-	11,085,472,278	0	
Virginia	2006	2,936,162,430	2,702,514,754	5,795,171,726	-	11,433,848,910	0	
Virginia	2007	2,991,698,548	2,668,467,549	6,636,005,822	-	12,296,171,919	0	
Virginia	2008	3,100,365,954	4,007,178,223	7,028,334,298	-	14,135,878,475	0	
Virginia	2009	3,482,986,689	3,893,096,663	7,287,630,663	-	14,663,713,816	0	
Virginia	2010	3,607,092,710	3,469,447,420	7,181,231,192	93,676,191	14,351,447,513	41,955,158	UA 403b (A,L5.2+6.3) included in Col 2
Virginia	2011	3,709,199,847	3,379,817,973	6,944,334,442	128,740,547	14,162,092,809	19,314,425	UA 403b (A,L5.2+6.3) included in Col 2
Virginia	2012	3,986,860,876	3,970,689,965	6,494,107,159	274,323,277	14,725,981,277	24,157,302	UA 403b (A,L5.2+6.3) included in Col 2
Virginia	2013	4,033,135,508	3,531,711,590	6,563,340,419	283,614,056	14,411,801,573	30,802,327	UA 403b (A,L5.2+6.3) included in Col 2
Virginia	2014	3,979,237,482	3,923,424,548	6,903,382,036	91,084,435	14,897,128,501	211,691,881	UA 403b (A,L5.2+6.3) included in Col 2

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Washington	1988	840,791,631	1,043,673,472	591,169,771	437,364,236	2,912,999,110	0	
Washington	1989	807,137,955	1,210,734,505	640,054,085	488,580,358	3,146,506,903	0	
Washington	1990	894,491,367	1,237,761,805	698,740,449	521,619,599	3,352,613,220	0	
Washington	1991	942,705,118	1,153,819,584	779,175,455	668,575,581	3,544,275,738	0	
Washington	1992	978,983,875	1,242,921,040	794,668,027	622,392,323	3,638,965,265	0	
Washington	1993	1,043,427,820	1,103,729,433	858,202,022	691,524,499	3,696,883,774	0	
Washington	1994	1,124,669,859	1,422,941,443	902,566,719	459,774,576	3,909,952,597	0	
Washington	1995	1,162,485,889	1,463,600,440	864,885,764	493,225,941	3,984,198,034	0	
Washington	1996	1,236,711,432	1,266,424,365	905,247,281	369,674,707	3,778,057,785	0	
Washington	1997	1,242,837,207	1,251,259,432	909,853,333	605,162,364	4,009,112,336	0	
Washington	1998	1,232,207,831	1,363,392,378	958,797,014	527,811,650	4,082,208,873	0	
Washington	1999	1,271,654,835	2,316,038,643	1,100,946,533	455,794,281	5,144,434,292	0	
Washington	2000	1,399,369,958	1,872,146,199	1,106,871,192	395,949,555	4,774,336,904	0	
Washington	2001	1,371,867,485	2,318,848,681	1,215,145,558	246,709,902	5,152,571,626	23,723,945	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2002	1,527,129,090	3,062,591,423	1,289,837,101	134,508,901	6,014,066,515	30,730,343	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2003	1,539,818,330	2,657,266,249	1,474,547,040	107,950,133	5,779,581,752	30,046,356	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2004	1,543,364,705	2,441,411,809	1,636,749,017	86,959,788	5,708,485,319	199,140,577	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2005	1,658,829,760	1,799,373,465	1,796,449,633	113,316,782	5,367,969,640	13,305,202	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2006	1,674,325,987	1,929,963,560	2,094,078,881	70,571,900	5,768,940,328	51,596,854	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2007	1,692,386,178	2,266,111,280	2,433,202,435	95,548,221	6,487,248,114	109,611,907	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2008	1,731,890,072	2,950,403,754	2,668,272,497	79,422,446	7,429,988,769	54,436,032	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2009	1,864,454,247	2,978,714,074	2,765,847,273	91,135,205	7,700,150,799	62,422,429	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2010	1,954,403,996	2,823,129,275	2,902,109,855	59,491,573	7,739,134,699	64,086,928	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2011	2,019,440,686	2,628,272,514	3,747,407,935	135,034,467	8,530,155,602	43,211,320	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2012	2,220,767,201	2,613,119,780	2,688,872,525	68,544,498	7,591,304,004	60,246,443	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2013	2,266,307,486	2,646,323,064	2,922,487,381	108,203,293	7,943,321,224	57,026,441	UA 403b (A,L5.2+6.3) included in Col 2
Washington	2014	2,280,689,379	3,012,984,185	3,067,648,111	97,981,020	8,459,302,695	181,265,388	UA 403b (A,L5.2+6.3) included in Col 2
West Virginia	1988	319,827,097	211,836,963	350,969,222	-	882,633,282	0	
West Virginia	1989	321,654,307	219,131,663	371,883,149	-	912,669,119	0	
West Virginia	1990	325,388,423	219,521,544	456,136,849	-	1,001,046,816	0	
West Virginia	1991	368,245,037	210,735,750	502,025,018	-	1,081,005,805	0	
West Virginia	1992	376,679,927	242,273,021	512,768,938	-	1,131,721,886	0	
West Virginia	1993	385,572,008	213,513,375	532,791,316	37,437,552	1,169,314,251	0	
West Virginia	1994	401,468,979	296,839,571	536,393,798	7,407,963	1,242,110,311	0	
West Virginia	1995	432,912,350	336,766,379	534,013,201	47,207,038	1,350,898,968	0	
West Virginia	1996	406,121,463	268,629,892	565,547,539	24,256,408	1,264,555,302	0	
West Virginia	1997	450,394,807	247,316,630	574,590,966	24,959,051	1,297,261,454	0	
West Virginia	1998	425,880,377	234,904,435	598,353,464	39,620,560	1,298,758,836	0	
West Virginia	1999	439,607,030	358,157,424	632,570,244	24,780,900	1,455,115,598	0	
West Virginia	2000	421,738,324	465,418,152	769,156,991	48,703,323	1,705,016,790	0	
West Virginia	2001	443,160,277	551,473,481	715,831,125	37,221,022	1,747,685,905	0	
West Virginia	2002	457,602,656	736,784,338	747,998,515	50,596,014	1,992,981,523	0	
West Virginia	2003	525,934,077	674,311,246	807,594,236	46,897,551	2,054,737,110	0	
West Virginia	2004	476,263,138	666,732,372	892,259,815	45,922,666	2,081,177,991	0	
West Virginia	2005	470,023,326	647,375,811	923,470,264	21,479,212	2,062,348,613	0	
West Virginia	2006	479,336,054	678,944,503	1,087,344,005	24,705,628	2,270,330,190	0	
West Virginia	2007	520,140,818	701,143,273	1,559,329,552	57,378,516	2,837,992,159	0	
West Virginia	2008	548,503,131	960,924,016	1,846,642,203	19,611,140	3,375,680,490	0	
West Virginia	2009	581,361,665	940,916,116	2,023,840,771	23,047,060	3,569,165,612	0	
West Virginia	2010	606,575,632	792,995,584	1,602,643,704	15,715,445	3,017,930,365	0	
West Virginia	2011	628,744,324	824,314,782	1,254,826,753	24,984,765	2,732,870,624	3,632,716	UA 403b (A,L5.2+6.3) included in Col 2
West Virginia	2012	626,118,704	898,080,117	1,393,808,305	33,949,473	2,951,956,599	2,750,453	UA 403b (A,L5.2+6.3) included in Col 2
West Virginia	2013	632,457,585	751,590,817	1,266,820,246	59,664,335	2,710,532,983	2,913,488	UA 403b (A,L5.2+6.3) included in Col 2
West Virginia	2014	621,385,857	871,970,824	1,321,618,288	27,821,019	2,842,795,988	39,812,615	UA 403b (A,L5.2+6.3) included in Col 2

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**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
Wisconsin	1988	983,454,251	1,187,279,276	1,120,812,622	-	3,291,546,149	0	
Wisconsin	1989	939,877,756	1,340,779,418	1,246,550,050	-	3,527,207,224	0	
Wisconsin	1990	982,868,253	1,455,954,371	1,381,928,234	-	3,820,750,858	0	
Wisconsin	1991	1,076,399,245	1,357,274,758	1,469,942,227	-	3,903,616,230	0	
Wisconsin	1992	1,135,747,271	1,301,215,747	1,571,640,097	-	4,008,603,115	0	
Wisconsin	1993	1,202,592,049	1,112,059,894	1,686,502,690	-	4,001,154,633	0	
Wisconsin	1994	1,268,795,868	1,319,815,450	1,745,011,167	-	4,333,622,485	0	
Wisconsin	1995	1,377,155,879	1,530,405,980	1,767,044,880	-	4,674,606,739	0	
Wisconsin	1996	1,388,187,363	1,123,817,700	2,117,462,093	-	4,629,467,156	0	
Wisconsin	1997	1,330,673,454	1,296,128,142	1,966,606,840	-	4,593,408,436	0	
Wisconsin	1998	1,666,545,855	1,359,800,366	2,701,101,642	-	5,727,447,863	0	
Wisconsin	1999	1,487,871,383	1,571,644,120	2,914,712,068	-	5,974,227,571	0	
Wisconsin	2000	1,430,064,071	1,770,580,874	3,222,048,692	-	6,422,693,637	0	
Wisconsin	2001	1,501,528,707	2,279,654,961	3,549,289,750	-	7,330,473,418	0	
Wisconsin	2002	1,444,948,195	3,123,055,348	3,713,329,481	-	8,281,333,024	0	
Wisconsin	2003	1,655,657,032	2,605,889,350	3,932,606,069	-	8,194,152,451	0	
Wisconsin	2004	1,730,265,571	2,325,831,748	4,064,383,321	-	8,120,480,640	0	
Wisconsin	2005	1,765,205,723	1,755,752,897	4,591,263,223	-	8,112,221,843	0	
Wisconsin	2006	1,861,350,986	2,269,001,472	4,529,139,294	-	8,659,491,752	0	
Wisconsin	2007	1,998,754,287	2,440,261,232	5,259,106,045	-	9,698,121,564	0	
Wisconsin	2008	1,979,623,601	3,356,157,996	5,451,118,842	-	10,786,900,439	0	
Wisconsin	2009	2,073,784,687	3,182,730,359	5,500,132,259	-	10,756,647,305	0	
Wisconsin	2010	2,111,985,056	2,753,671,184	5,049,423,119	-	9,915,079,359	0	
Wisconsin	2011	2,210,764,960	2,693,037,933	4,983,060,377	-	9,886,863,270	0	
Wisconsin	2012	2,277,685,879	3,080,368,151	4,784,544,073	-	10,142,598,103	0	
Wisconsin	2013	2,351,477,080	2,719,503,365	4,311,104,753	-	9,382,085,198	0	
Wisconsin	2014	2,314,671,468	2,867,068,449	11,210,917,154	-	16,392,657,071	0	
Wyoming	1988	97,626,321	94,368,976	85,482,029	-	277,477,326	0	
Wyoming	1989	90,923,902	84,285,866	90,453,608	-	265,663,376	0	
Wyoming	1990	90,058,438	93,698,389	97,798,492	-	281,555,319	0	
Wyoming	1991	96,951,799	81,766,219	99,883,708	-	278,601,726	0	
Wyoming	1992	105,896,069	82,392,605	112,094,162	-	300,382,836	0	
Wyoming	1993	110,151,591	66,544,761	123,196,590	-	299,892,942	0	
Wyoming	1994	120,563,305	82,776,199	127,681,818	-	331,021,322	0	
Wyoming	1995	128,258,372	91,755,805	125,844,578	-	345,858,755	0	
Wyoming	1996	144,853,471	64,293,629	139,762,212	-	348,909,312	0	
Wyoming	1997	132,336,804	73,610,903	137,395,545	-	343,343,252	0	
Wyoming	1998	133,370,742	65,128,698	147,217,331	-	345,716,771	0	
Wyoming	1999	132,820,331	84,199,803	164,599,319	-	381,619,453	0	
Wyoming	2000	134,954,407	36,964,454	279,127,327	-	451,046,188	0	
Wyoming	2001	140,089,330	119,654,633	307,424,423	-	567,168,386	0	
Wyoming	2002	161,370,610	177,390,092	328,364,747	-	667,125,449	0	
Wyoming	2003	158,450,513	160,053,167	358,083,018	-	676,586,698	0	
Wyoming	2004	159,012,531	134,792,266	387,015,674	-	680,820,471	0	
Wyoming	2005	167,391,676	145,690,563	427,144,071	-	740,226,310	0	
Wyoming	2006	182,910,524	153,648,989	418,980,204	-	755,539,717	0	
Wyoming	2007	180,717,209	149,039,649	462,168,616	-	791,925,474	0	
Wyoming	2008	191,747,893	224,541,275	499,628,794	-	915,917,962	0	
Wyoming	2009	223,997,448	215,799,870	566,909,036	-	1,006,706,354	0	
Wyoming	2010	231,475,665	177,900,568	539,615,942	-	948,992,175	0	
Wyoming	2011	236,765,939	204,037,972	653,704,898	-	1,094,508,809	0	
Wyoming	2012	263,181,234	217,793,921	581,654,370	-	1,062,629,525	0	
Wyoming	2013	273,349,813	234,916,620	597,008,797	-	1,105,275,230	0	
Wyoming	2014	275,521,224	252,162,533	630,904,451	-	1,158,588,208	0	

**Revised Assessable Premium Licensed Only (88-93 Includes Resurvey Changes)  
1988 - 2014 Data**

State	Year	Life	Allocated Annuity	A&H	Unallocated Annuity	Assessable Premium Total	403(b)	Notes
All States	1988	56,388,254,348	47,263,267,591	67,909,694,904	13,003,786,835	184,565,003,678	65,627,302	
All States	1989	55,236,476,397	51,478,466,586	72,068,971,823	13,398,723,461	192,182,638,267	83,207,030	
All States	1990	59,745,978,030	59,210,480,857	76,031,191,445	13,185,715,755	208,173,366,087	86,486,025	
All States	1991	63,124,415,917	54,110,160,997	77,211,223,791	15,049,158,581	209,494,959,286	101,244,119	
All States	1992	66,782,571,580	56,703,419,959	79,348,307,053	12,888,318,201	215,722,616,793	126,323,239	
All States	1993	71,523,564,638	48,902,588,001	82,280,654,795	12,195,899,332	214,902,706,766	116,194,692	
All States	1994	76,465,077,072	64,056,662,631	82,657,912,116	11,394,978,331	234,574,630,150	127,716,287	
All States	1995	81,386,026,586	65,051,449,590	88,302,485,204	10,670,395,993	245,410,357,373	147,261,114	
All States	1996	80,118,134,719	56,008,408,418	93,955,094,633	8,691,527,510	238,773,165,280	115,973,403	
All States	1997	81,291,968,089	60,690,697,981	95,865,833,782	9,343,241,569	247,191,741,421	131,079,061	
All States	1998	84,536,044,451	58,426,760,693	101,781,346,921	7,868,201,364	252,612,353,429	126,213,567	
All States	1999	83,270,387,788	78,982,290,908	110,138,309,203	10,556,342,192	282,947,330,091	156,700,755	
All States	2000	86,513,095,925	87,438,425,121	119,747,691,202	9,908,443,089	303,607,655,337	183,293,590	
All States	2001	86,584,179,826	119,908,161,439	127,080,474,825	8,805,598,828	342,378,414,918	209,532,372	
All States	2002	89,188,766,523	159,868,596,257	131,848,549,131	10,010,314,823	390,916,226,734	267,549,817	
All States	2003	93,464,790,691	144,016,510,266	141,196,916,058	9,954,299,225	388,632,516,240	353,051,201	
All States	2004	97,758,552,855	128,661,045,820	151,688,095,291	10,309,438,230	388,417,132,196	1,194,675,812	
All States	2005	99,468,894,303	115,824,241,087	169,255,920,540	14,193,384,899	398,742,440,829	462,776,297	
All States	2006	106,816,940,970	131,414,424,724	186,537,784,151	11,172,807,693	435,941,957,538	751,654,115	
All States	2007	111,078,083,735	131,995,573,268	222,446,629,264	10,868,095,455	476,388,381,722	763,710,560	
All States	2008	113,872,016,914	177,517,861,674	239,512,104,752	12,900,051,392	543,802,034,732	916,292,536	
All States	2009	119,443,043,510	170,434,394,828	248,889,171,755	9,620,869,867	548,387,479,960	657,497,112	
All States	2010	124,505,221,626	146,713,068,062	251,663,371,951	9,047,202,581	531,928,864,220	861,262,702	
All States	2011	128,174,003,946	142,768,540,371	256,532,569,783	9,378,004,926	536,853,119,026	779,149,102	
All States	2012	134,388,725,185	173,878,995,358	253,809,469,842	15,570,096,531	577,647,286,916	734,318,146	
All States	2013	135,862,952,029	150,827,781,178	248,141,967,908	13,292,289,960	548,124,991,075	1,003,857,612	
All States	2014	138,178,007,058	166,363,034,520	274,891,972,789	11,999,597,093	591,432,611,460	2,365,882,418	
<b>Grand Total</b>		<b>2,525,166,174,711</b>	<b>2,848,515,308,185</b>	<b>4,050,793,714,912</b>	<b>305,276,783,716</b>	<b>9,729,751,981,525</b>	<b>12,888,529,986</b>	
cross check		2,525,166,174,711	2,848,515,308,185	4,050,793,714,912	305,276,783,716	9,729,751,981,525	12,888,529,986	
		0	0	0	0	0	0	



**ACCOUNT STRUCTURE,  
ASSESSMENT AND PREMIUM  
TAX  
OFFSET PROVISIONS**

## **Account Structure, Assessment and Premium Tax Offset Provisions**

The enclosed material was obtained through a cursory review of available information to NOLHGA and is as of fall 2015. You should check each applicable state insurance statute prior to using the enclosed.

Assessment basis and capacity rates may affect the accuracy of accruals a company establishes for Guaranty Association costs. The enclosed information is provided to aid your company in establishing the most accurate accrual possible, however it should be verified with individual state statutes should you choose to do so.

Tax offsets may be considered when establishing your accruals for Guaranty Association assessments, where allowed. However, recoverability tests should be conducted to ensure that such an offset is reasonable. Such offsets may need to be reflected as an asset as opposed to netting against the liability; be sure to review the provisions of SSAP No. 35R and SOP 97-3 for proper treatment.

Neither NOLHGA nor the Guaranty Associations makes any representations or warranties as to the accuracy of the enclosed material.

## State Laws and Provisions Report

### Account Structure

current as of October 01, 2015

#### Alabama

§27-44-6. Three accounts: disability insurance account, life insurance account and annuity account.

#### Alaska

§21.79.040(a) Two accounts: For purposes of administration and assessment, the association shall maintain the following accounts: (1) the health insurance account; and (2) the life insurance and annuity account, including the following subaccounts: (A) life insurance account; (B) annuity account that must include annuity contracts owned by a governmental retirement benefit plan, or its trustee, qualified under 26 U.S. C. 401, 26 U.S.C. 403(b), or 26 U.S.C. 457 (Internal Revenue Code), but that otherwise excludes unallocated annuities; and (C) unallocated annuity account that must exclude contracts owned by a governmental retirement benefit plan, or its trustee, qualified under 26 U.S. C. 401, 26 U.S.C. 403(b), or 26 U.S.C. 457 (Internal Revenue Code). (Amended effective 9/9/96; 9/4/00)

#### Arizona

§20-683A. Three accounts: 1. The disability insurance account. 2. The life insurance account. 3. The annuity account.

#### Arkansas

§23-96-109(a)(5). Two accounts: (a) The life insurance and annuity account, which includes the following subaccounts: (i) Life insurance account; (ii) Annuity account which shall include annuity contracts owned by a governmental retirement plan (or its trustee) established under section 401(k), section 403(b), or section 457 of the United States Internal Revenue Code, but shall otherwise exclude unallocated annuities; and (iii) Unallocated annuity account, which shall exclude contracts owned by a governmental retirement ben-efit plan (or its trustee) established under section 401(k), section 403(b), or section 457 of the United States Internal Revenue Code; (b) The accident and health insurance account. (Amended effective 8/1/97)

#### California

§1067.05: Two accounts: (1) The life insurance and annuity account which includes both of the following subaccounts: (A) The life insurance account. (B) The annuity account, which shall include annuity contracts owned by a governmental retirement plan, or its trustee, established under Section 401, 403(b), or 457 of the Internal Revenue Code. (2) The health insurance account. Amended effective 9.27.2010.

#### Colorado

§10-20-106. Three accounts: (a) The life insurance account; (b) The health insurance account; and (c) The annuity account.

#### Connecticut

§38a-863(a). Two accounts: For purposes of administration and assessment, the association shall maintain two accounts: (1) The life insurance and annuity account which includes the following subaccounts: (A) Life insurance account; (B) annuity account which shall include, but is not limited to, annuity contracts owned by a governmental retirement plan, or its trustee, established under Section 401, 403(b) or 457 of the Internal Revenue Code of 1986, [FN1] or any subsequent corresponding internal revenue code of the United States, as from time to time amended, but shall otherwise exclude unallocated annuities; and (C) unallocated annuity account which shall exclude contracts owned by a governmental retirement benefit plan, or its trustee, established under Section 401, 403(b) or 457 of the Internal Revenue Code of

1986, or any subsequent corresponding internal revenue code of the United States, as from time to time amended; and (2) the health insurance account. Approved 6/6/01.

#### Delaware

§4406(a). Two accounts: (1) the life insurance and annuity account which includes the following subaccounts: (a) life insurance account; (b) annuity account which shall include annuity contracts owned by a governmental retirement plan (or its trustee) established under § 401, 403(b) or 457 of the IRS Code, but shall otherwise exclude unallocated annuities; and (c) unallocated annuity account, which shall exclude contracts owned by a governmental retirement benefit plan (or its trustee) established under § 401, 403(b) or 457 of the IRS Code; (2) the health insurance account. Effective 07/18/96; amended effective 06/25/02.

#### District of Columbia

§31-5403. Two accounts: (1) life insurance and annuity account with sub accounts (a) life insurance and ( b) annuity; and (2) health insurance account.

#### Florida

§631.715(2)(a). Three accounts :health insurance; life insurance; and annuity.

#### Georgia

§33-38-5(c) and (d). Two accounts: (c) For purposes of administration and assessment, the association shall maintain two accounts: (1) the health insurance account; and (2) the life insurance and annuity account. The life insurance and annuity account shall contain three subaccounts: (A) the life insurance account; (B) the annuity account; and (C) the unallocated annuity account. (d) For purposes of assessment, supplemental contracts shall be covered under the account in which the basic policy is covered. (Amended effective 7/1/12)

## Hawaii

§431:16-206. Three accounts: life, disability and annuity (excludes unallocated annuities).

## Idaho

§41-4306. Three accounts: (a) Life insurance account; (b) Health insurance account, formerly designated the "disability insurance account"; and (c) Annuity account. (Amended effective 7/1/11).

## Illinois

215 ILCS 5/531.06. Two accounts: For purposes of administration and assessment, the Association must maintain 2 accounts: (1) The life insurance and annuity account, which includes the following subaccounts: (a) Life Insurance Account; (b) Annuity account, which shall include annuity contracts owned by a governmental retirement plan (or its trustee) established under Section 401, 403(b), or 457 of the United States Internal Revenue Code, but shall otherwise exclude unallocated annuities; and (c) Unallocated annuity account, which shall exclude contracts owned by a governmental retirement benefit plan (or its trustee) established under Section 401, 403(b), or 457 of the United States Internal Revenue Code. (2) The health insurance account.

## Indiana

§27-8-8-3(a). Two (2) accounts: (1) The health insurance account; (2) The life insurance and annuity account, which includes the following subaccounts: (A) The life insurance subaccount. (B) The annuity subaccount, which includes annuity contracts issued to or in connection with a governmental benefit plan established under Section 401, 403(b), or 457 of the United States Internal Revenue Code, but otherwise excludes unallocated annuities. (C) The unallocated annuity subaccount, which excludes annuity contracts issued to or in connection with a governmental benefit plan established under Section 401, 403(b), or 457 of the United States Internal Revenue Code. Amended effective 3/28/06.

## Iowa

§508C.6.1. Four accounts: For purposes of administration and assessment, the association shall maintain all of the following accounts: a. A health insurance account. b. A life insurance account. c. An annuity account. A plan established under section 401, 403(b), or 457 of the United States Internal Revenue Code [FN1] shall be covered by the annuity account. d. An unallocated annuity contract account, excluding plans established under section 401, 403(b), or 457 of the United States Internal Revenue Code.

## Kansas

§40-3006(a). Three accounts: health insurance, life insurance and annuity (excludes unallocated annuities)

## Kentucky

KRS 304.42-060(1). Three accounts: health insurance, life insurance and annuity.

## Louisiana

LSA-R.S. 22:2085.A. Four accounts: For purposes of administration and assessment, the association shall maintain four accounts: (1) The life insurance account. (2) The annuity account excluding unallocated annuity contracts and defined contribution government plans qualified under Section 403(b) of the United States Internal Revenue Code (26 U.S.C. Section 403(b)). (3) The defined contribution plan account, meaning defined contribution plans qualified under Section 403(b) of the United States Internal Revenue Code. (4) The health insurance account. Codified effective 6.21.2008.

## Maine

§4606.1. Three accounts: For purposes of administration and assessment, the association shall maintain 3 accounts: A. The health insurance account; B. The life insurance account; and C. The annuity account, which must include annuity contracts owned by a governmental retirement plan or its trustee established under Section 401, Section 403(b) or Section 457 of the United States Internal Revenue Code.

#### Maryland

§ 9-405(d). Three accounts: health insurance, life insurance and annuity.

#### Massachusetts

§146B(6)(A). Three accounts: health insurance, life insurance and annuity.

#### Michigan

§500.7706(1). Two accounts: For purposes of administration and assessment the association shall maintain the following 2 accounts: (a) The health insurance account. (b) The life insurance and annuity account which includes the following subaccounts: (i) A life insurance subaccount. (ii) An annuity subaccount, which shall include unallocated annuity contracts owned by a governmental retirement plan, or its trustee, established under section 401, 403(b), or 457 of the internal revenue code of 1986, 26 USC 401, 403, and 457, but shall not include other unallocated annuities. (iii) An unallocated annuity subaccount, which shall not include unallocated annuity contracts owned by a governmental retirement benefit plan, or its trustee, established under section 401, 403(b), or 457 of the internal revenue code of 1986, 26 USC 401, 403, and 457. \*NOTE: this provision is updated as of 1/10/2007.

#### Minnesota

§61B.21, subd.1. Two accounts: (a) life insurance and annuity account, which includes life, annuity and unallocated annuity sub accounts; and (b) health insurance account.



### Mississippi

§83-23-211(1). Two accounts: For purposes of administration and assessment the association shall maintain two (2) accounts: (a) The life insurance and annuity account which includes the following subaccounts: (i) Life insurance account; (ii) Annuity account which shall include annuity contracts owned by a governmental retirement plan (or its trustee) established under Section 401, 403(b) or 457 of the United States Internal Revenue Code, but shall otherwise exclude unallocated annuities; and (iii) Unallocated annuity account which shall exclude contracts owned by a governmental retirement benefit plan (or its trustee) established under Section 401, 403(b) or 457 of the United States Internal Revenue Code. (b) The health insurance account. (Amended effective 3-15-99)

### Missouri

§376.720.1. Three accounts: (1) The health insurance account; (2) The life insurance account; (3) The annuity account, excluding unallocated annuity contracts.

### Montana

§33-10-203(2). Two accounts: For purposes of administration and assessment, the association shall maintain two accounts: (a) the health insurance account; and (b) the life insurance and annuity account that includes the following subaccounts: (i) the life insurance account; (ii) the annuity account that includes contracts owned by a governmental retirement plan or the plan's trustee established under section 401, 403 (b), or 457 of the Internal Revenue Code, but does not otherwise include unallocated annuities; and (iii) the unallocated annuity account that must exclude unallocated annuity contracts owned by a governmental retirement benefit plan or the plan's trustee established under section 401, 403(b), or 457 of the Internal Revenue Code. Amended effective July 1, 2003; corrected effective January 1, 2005.

### Nebraska

§44-2705(1). Three accounts: health insurance, life insurance and annuity.

## Nevada

§686C.130.2. Two accounts: (a) The account for health insurance; and (b) The account for life insurance and annuities, which consists of: (1) The subaccount for life insurance; and (2) The subaccount for annuities, including annuities owned by a governmental retirement plan, or its trustees, established under section 401; , 403(b); or 457 of the Internal Revenue Code, 26 U.S.C. §§ 401; , 403(b); and 457.

## New Hampshire

§408-B:6.I. Two accounts: (a) The life insurance and annuity account which includes the following subaccounts: (1) Life insurance account; (2) Annuity account, which shall include annuity contracts owned by a governmental retirement plan (or its trustee) established under Section 401, 403(b) or 457 of the United States Internal Revenue Code, but shall otherwise excluded unallocated annuities; and (3) Unallocated annuity account which shall exclude contracts owned by a governmental retirement benefit plan, or its trustee established under Section 401, 403(b), or 457 of the United States Internal Revenue Code. (b) The health insurance account. (Amended effective 9/4/15)

## New Jersey

§17B:32A-5.b. Two accounts: (1) life insurance and annuity account, includes sub accounts: (a) life insurance,( b) annuity, (c) unallocated annuity; and (2) health insurance account.

## New Mexico

§59A-42-5A ...For purposes of assessment and administration, the association shall maintain two accounts: (1) the life insurance and annuity account, which includes the following subaccounts: (a) a life insurance account; (b) an annuity account, which includes annuity contracts owned by a governmental retirement benefit plan, or its trustee, established pursuant to Section 401, 403(b) or 457 of the federal Internal Revenue Code of 1986, but otherwise excludes unallocated annuities; and (c) an unallocated annuity account, which excludes contracts owned by a governmental

retirement benefit plan, or its trustee, established pursuant to Section 401, 403(b) or 457 of the federal Internal Revenue Code of 1986; and (2) the health insurance account. Amended effective 7/1/12)

#### New York

§7706(a). Two accounts: (1) health, and (2) life, annuity and funding agreements.

#### North Carolina

§58-62-26(a). Two accounts: (1) The life insurance and annuity account, which includes the following subaccounts: a. Life insurance account; b. Annuity account. (2) The health insurance account.

#### North Dakota

§26.1-38.1-03.1. Two accounts: For purposes of administration and assessment, the association shall maintain two accounts: a. The life insurance and annuity account that includes the following subaccounts: (1) Life insurance account; (2) Annuity account, which includes annuity contracts owned by a governmental retirement plan or its trustee established under section 401, 403(b), or 457 of the United States Internal Revenue Code, but otherwise excludes unallocated annuities; and (3) Unallocated annuity account that excludes contracts owned by a governmental retirement benefit plan or its trustee established under section 401, 403(b), or 457 of the United States Internal Revenue Code. b. The health insurance account. Amended effective 8/1/99.

#### Ohio

§3956.06(A). Two accounts: (1) life insurance and annuity which includes sub accounts: (a) life insurance (b) annuity (c) unallocated annuity (includes I.R.C. § 403(b) annuities); and (2) health insurance.

### Oklahoma

§2023.B. Three accounts: health insurance, life insurance and annuity.

### Oregon

§734.800(1) (a) The health insurance account, composed of the following subaccounts: (A) The disability insurance subaccount; (B) The long term care insurance subaccount; and (C) The major medical and all other health insurance subaccount; (b) The life insurance account; and (c) The annuity account. Amended effective 5/27/2011.

### Pennsylvania

40 PS §991.1704(1). Two accounts: For purposes of administration and assessment the association shall maintain two accounts: (1) The life insurance and annuity account which includes the following subaccounts: (i) Life insurance account. (ii) Annuity account. (iii) Unallocated annuity account which shall include contracts qualified under section 403(b) of the Internal Revenue Code of 1986. (2) The health insurance account.

### Puerto Rico

T.26 §39.060.1. Three accounts: a. life insurance account; b. disability insurance account; c. annuity account, excluding unallocated annuity contracts.

### Rhode Island

§27-34.3-6(a) Two accounts: For purposes of administration and assessment, the association shall maintain two (2) accounts: (1) The life insurance and annuity account which includes the following subaccounts: (i) Life insurance account; (ii) Annuity account; which shall include annuity contracts owned by a governmental retirement plan (or its trustee) established under section 401, 403(b) or 457 of the United States Internal Revenue Code, 26 U.S.C. § 401, 403(b) or 457, but shall otherwise exclude unallocated annuities; and (iii) Unallocated annuity account which

shall exclude contracts owned by a governmental retirement benefit plan (or its trustee) established under § 401, 403(b) or 457 of the United States Internal Revenue Code, 26 U.S.C. § 401, 403(b) or 457. (2) The health insurance account. (Amended effective 6/9/2004)

#### South Carolina

§38-29.50(1). Three accounts: accident and health insurance; life insurance; and annuity.

#### South Dakota

§58-29C-49A. Two accounts: (1) The life insurance and annuity account which includes the following subaccounts: (a) Life insurance account; and (b) Annuity account; and (2) The health insurance account. (Amended effective 7/1/13)

#### Tennessee

TN ST § 56-12-205 Effective January 1, 2011, the association shall maintain the following three (3) accounts: (1) A life insurance account; (2) An annuity account; and (3) A health insurance account. Amended 4/5/2010

#### Texas

§463.105. Four accounts: (1) the accident, health, and hospital services insurance account; (2) the life insurance account; (3) the annuity account; and (4) the administrative account. Codified effective 9/1/07.

#### Utah

§31A-28-106(1)(d). Two classes: (i) life insurance and annuity class, which includes sub classes (a) life insurance, (b)annuity (which includes I.R.C. §§ 401, 403(b), and 457); (c)unallocated; and (ii) disability insurance. Amended effective 4/30/01.

## Vermont

§4156(a). Four accounts, which include: health, life, annuity, and unallocated annuity accounts (including those contracts not otherwise excluded from coverage by the Act).

## Virginia

§38.2-1702. A. Two accounts:(i) the accident and sickness insurance account; and (ii) the life insurance and annuity account, which includes the following subaccounts: (a) the life insurance account, (b) the annuity account, which shall include unallocated annuity contracts covered under subdivision D 2 b of § 38.2-1700, but shall otherwise exclude unallocated annuities, and (c) the unallocated annuity account, which shall consist of contracts covered under subdivision D 2 d of § 38.2-1700, but shall otherwise exclude unallocated annuities. Amended effective 7/1/2010.

## Washington

§48.32A. Section 6.(1). Two accounts: (a) life insurance and annuity, which includes subaccounts: (i) Life insurance; (ii) Annuity which includes IRC §§ 401, 403(b), or 457, but otherwise excludes unallocated annuities; and (iii) unallocated annuity; and (b) disability insurance. Amended effective 7/22/01.

## West Virginia

§33-26A-6(a). Two accounts: For purposes of administration and assessment, the association shall maintain the following two accounts: (1) The life insurance and annuity account which includes the following subaccounts: (A) Life insurance account; (B) Annuity account which shall include annuity contracts owned by a governmental retirement plan or its trustee established under section 401, 403(b) or 457 of the United States Internal Revenue Code, but shall otherwise exclude unallocated annuities; and (C) Unallocated annuity account which shall exclude contracts owned by a governmental retirement plan or its trustee established under section 401, 403(b) or 457 of the United States Internal Revenue Code. (2) The health insurance account.

### Wisconsin

§646.11(2). The fund shall be composed of 6 segregated accounts, one for life insurance, one for annuities, one for disability insurance other than policies issued or coverage provided by a health maintenance organization insurer, one for health maintenance organization insurers, one for all other kinds of insurance subject to this chapter and an administrative account.

### Wyoming

§26-42-104(a). Three accounts: (i) The life insurance account; (ii) The health insurance account; and (iii) The annuity account.

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## *Assessments at a Glance*

<b>Assessment Limits/ Classes</b>	<b>Percent of Premium</b>	<b>Number of Classes</b>
Alabama	1%	2
Alaska	2%	2
Arizona	2%	2
Arkansas	2%	2
California	2%	2
Colorado	2%	2
Connecticut	2%	2
Delaware	2%	3
DC	2%	2
Florida	1%	2
Georgia	2%	2
Hawaii	2%	2
Idaho	2%	2
Illinois	2%	2
Indiana	2%	2
Iowa	2%	2
Kansas	2%	2
Kentucky	2%	2
Louisiana	2%	2
Maine	2%	2
Maryland	2%	2
Massachusetts	2%	2
Michigan	2%	2
Minnesota	2%	2
Mississippi	2%	2
Missouri	2%	2
Montana	2%	2
Nebraska	2%	2
Nevada	2%	2
New Hampshire	2%	2
New Jersey	2%	2

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*Assessments (cont.)*

Assessment Limits/ Classes	Percent of Premium	Number of Classes
New Mexico	2%	2
New York	2%	3
North Carolina	2%	2
North Dakota	2%	2
Ohio	2%	2
Oklahoma	2%	2
Oregon	2%	2
Pennsylvania	2%	2
Puerto Rico <sup>1</sup>	2%	2
Rhode Island	3%	2
South Carolina	4%	3
South Dakota	2%	2
Tennessee	2%	2
Texas	2%	2
Utah	2%	2
Vermont	2%	3
Virginia	2%	2
Washington	2%	2
West Virginia	2%	2
Wisconsin	2%	2
Wyoming	2%	2
<b>Totals</b>	<b>48/52 set 2% limit</b>	<b>48/52 have 2 classes</b>

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<sup>1</sup> The Puerto Rico Life & Health Insurance Guaranty Association is not a member of NOLHGA.



## State Laws and Provisions Report

### Assessments

current as of October 01, 2015

#### Alabama

##### Assessment Limits

§27-44-9(e). One percent (1%) of premiums received during the calendar year preceding the assessment in state for policies covered by the account.

##### Assessment Classes

§27-44-9(b) There shall be two classes of assessments, as follows: (1) Class A assessments shall be authorized and called for the purpose of meeting administrative and legal costs and other expenses . Class A assessment may be authorized and called whether or not related to a particular impaired or insolvent insurer. (2) Class B assessments shall be authorized and called to the extent necessary to carry out the powers and duties of the association under Section 27-44-8 with regard to an impaired or insolvent insurer. (Amended effective 1/1/13)

#### Alaska

##### Assessment Limits

§21.79.070(f). Except as provided in the Act, the total of all assessments on a member insurer for each subaccount of the life and annuity account and for the health account may not in any one calendar year exceed 2% of the insurers average annual premiums received in the State on policies or contracts covered by the account or subaccount during the 3 calendar years preceding the year in which the insurer became an impaired or insolvent insurer. If two or more assessments are authorized in one calendar year with respect to insurers that become impaired or insolvent in different calendar years, the average annual premiums for purposes of the aggregate assessment percentage limitation imposed under this subsection shall be limited to the highest of the average annual premiums during the preceding 3 calendar years for the applicable subaccount or account as calculated under the Act. (Amended effective 9-9-96). (Amended effective 9/4/00)

**Assessment Classes**

§21.79.070(b). Two classes of assessments: (1) Class A for administrative and legal costs, other expenses and examinations; (2) Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

## Arizona

**Assessment Limits**

§20-686C(4) Two per cent (2%) of that member insurer's average annual premiums received in this state on the policies and contracts covered by the account during the three calendar years preceding the year in which the insurer became an impaired insurer or insolvent insurer. (Amended effective 9/12/2013)

**Assessment Classes**

§20-686B. Two classes of assessments: Class A for administrative costs and general expenses; and Class B to carry out the powers and duties of the fund with regard to an impaired insurer or insolvent insurer. (Amended effective 9/12/2013)

## Arkansas

**Assessment Limits**

§23-96-115(f)(1)(A). Total of all assessments authorized by the association with respect to a member insurer for each sub account of the life insurance and annuity account and for the health account shall not in any one calendar year exceed 2% of that member insurers average annual premiums received in this state on the policies and contracts covered by the sub account or account during the 3 calendar years preceding the year in which the insurer became an impaired or insolvent insurer. §23-96-115(F)(1)(B). If two or more assessments are authorized in one calendar year with respect to insurers that become impaired or insolvent in different calendar years, the average annual premiums for purposes of the aggregate assessment percentage limitation referenced in subparagraph (a) shall be equal and limited to the higher of the three-year average annual premiums for the applicable sub account or account as calculated pursuant to this section. (Amended effective 8/1/97)

**Assessment Classes**

§23-96-115(b). Two classes of assessments: Class A for administrative and legal costs, other expenses, and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. (Amended effective 8/1/97)

## California

### **Assessment Limits**

§1067.08(e)(1): the total of all assessments authorized by the association with respect to a member insurer for each subaccount of the life insurance and annuity account and for the health account shall not in one calendar year exceed 2 percent of that member insurer's average annual premiums received in this state on the policies and contracts covered by the subaccount or account during the three calendar years preceding the year in which the insurer became an impaired or insolvent insurer. Amended effective 9.27.2010.

### **Assessment Classes**

§1067.08(b). Two assessment classes: (1) Class A assessments shall be authorized and called for the purpose of meeting administrative and legal costs and other expenses and examinations conducted under the authority of subdivision (e) of Section 1067.11. Class A assessments may be authorized and called whether or not related to a particular impaired or insolvent insurer. (2) Class B assessments shall be authorized and called to the extent necessary to carry out the powers and duties of the association under Section 1067.07 with regard to an impaired or an insolvent insurer.

## Colorado

### **Assessment Limits**

§10-20-109(5)(a). Two percent (2%) of the average premiums received by the insurer in this state on the policies and contracts covered by the account during the three calendar years preceding the year in which the insurer became impaired or insolvent. (Amended effective 3/15/2013)

### **Assessment Classes**

§10-20-109 (2). Two classes of assessments: Class A for meeting administrative and legal costs and other expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. (Amended effective 3/15/2013)

## Connecticut

### **Assessment Limits**

§38a-866(e)(1). Two percent (2%) of the average premiums in state for policies covered by each account during the three calendar years preceding year insurer became impaired or insolvent.

### **Assessment Classes**

§38a-866(b). Two classes of assessments: Class A for administrative costs and general expenses; Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

## Delaware

### **Assessment Limits**

§4409(e)(1)(a). The total of all assessments authorized by the Association with respect to a member insurer for each subaccount of the life insurance and annuity account and for the health account shall not in one calendar year exceed 2% of that member insurer's average annual premiums received in DE on the policies and contracts covered by the subaccount or account during the three calendar years preceding the year in which the insurer became an impaired or insolvent insurer. Amended effective 06/25/02.

### **Assessment Classes**

§4409(b). There shall be three classes of assessment as follows: (1) Class A assessments, shall be authorized and called for the purpose of meeting administrative costs and other expenses. Class A assessments may be authorized and called whether or not related to a particular impaired or insolvent insurer. (2) Class B assessments shall be authorized and called annually to provide for the oversight activity of the Commissioner, thereby minimizing the need to make Class C assessments. (3) Class C assessments shall be authorized and called to the extent necessary to carry out the duties of the Association under this title with regards to an impaired or insolvent member insurer. Amended effective 06/25/02.

## District of Columbia

**Assessment Limits**

§31-5406(e)(1). Two percent (2%) of the average premiums received on business in the state covered by each account during the three calendar years preceding the year in which the insurer is declared impaired or insolvent.

**Assessment Classes**

§31-5406(b). Two classes of assessments: Class A for administrative and legal costs and other expenses; Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

## Florida

**Assessment Limits**

§631.718(5)(a),(b). One percent (1%) of insurers premiums written in the state regarding business covered by the account received during the 3 calendar years preceding the year in which the assessment is made, divided by 3. Applies to assessments made on or after October 1, 1995, without regard to the date of the impairment or insolvency. (Amended effective 10/1/95)

**Assessment Classes**

§631.718(2). Two classes of assessments: Class A for administrative costs, general expenses and examinations; Class B to carry out the powers and duties of the association with regard to an impaired or insolvent domestic insurer.

## Georgia

**Assessment Limits**

§ 33-38-15(e)(1). Two percent (2%) of premiums in state for policies covered by the account in the calendar year preceding the assessment.

**Assessment Classes**

§ 33-38-15(b) There shall be two classes of assessments, as follows: (1) Class A assessments shall be authorized and called for the purpose of meeting administrative costs and legal and other general expenses not related to a particular impaired or insolvent insurer, and examinations conducted under the authority of subsection (c) of Code Section 33-38-16; and (2) Class B assessments shall be authorized and called to the extent necessary to carry out the powers and duties of the association under Code Section 33-38-7 with regard to an impaired or insolvent insurer. (Amended effective 7/1/12)

## Hawaii

### Assessment Limits

§431:16-209(e)(1) Subject to the provisions of paragraph (2), the total of all assessments authorized by the association with respect to a member insurer for each account shall not in any one calendar year exceed two per cent of the insurer's average premiums received in this State on the policies and contracts covered by the account during the three calendar years preceding the year in which the insurer became an impaired or insolvent insurer. (2) If two or more assessments are authorized in one calendar year with respect to insurers that become impaired or insolvent in different calendar years, the average annual premiums for purposes of the aggregate assessment percentage limitation referenced in this section shall be equal and limited to the higher of the three-year average annual premiums for the applicable account as calculated pursuant to this section. (Amended effective 7/1/12)

### Assessment Classes

§431:16-209(b) There shall be two assessments, as follows: (1) Class A assessments shall be authorized and called for the purpose of meeting administrative and legal costs, and other expenses and examinations conducted under the authority of section 431:16-212(e). Class A assessments may be authorized and called whether or not related to a particular impaired or insolvent insurer. (2) Class B assessments shall be authorized and called to the extent necessary to carry out the powers and duties of the association under section 431:16-208 with regard to an impaired or an insolvent insurer. (Amended effective 7/1/12)

## Idaho

### Assessment Limits

§41-4309(5)(a) The total of all class B assessments authorized by the association with respect to a member insurer for each account shall not in one (1) calendar year exceed two percent (2%) of such insurer's premiums received in this state during the calendar year preceding the assessment on the policies covered by the account. If the maximum assessment, together with the other assets of the association in an account, does not provide in any one (1) year in an account an amount sufficient to carry out the responsibilities of the association, the necessary additional funds shall be assessed as soon thereafter as permitted by this chapter. (Amended effective 7/1/11).

### **Assessment Classes**

§41-4309(2) There shall be two (2) classes of assessments: (a) Class A assessments shall be authorized and called for the purpose of meeting administrative and other expenses. Class A assessments may be authorized and called whether or not related to a particular impaired or insolvent insurer. (b) Class B assessments shall be authorized and called to the extent necessary to carry out the powers and duties of the association under section 41-4308, Idaho Code, with regard to an impaired or an insolvent insurer. (Amended effective 7/1/2011).

## Illinois

### **Assessment Limits**

215 ILCS 5/531.09(4). Two percent (2%) of the average premiums received in state for policies covered by each account during the three calendar years preceding the year the insurer became impaired/insolvent. If a 1% assessment for any sub account of the life and annuity account is inadequate, assess all sub accounts of the life and annuity account, subject to the 2% limit.

### **Assessment Classes**

215 ILCS 5/215 ILCS 5/531.09(2). Two classes of assessments: Class A for administrative, general expenses and examinations; and Class B to carry out the duties of the association with regard to an impaired or insolvent domestic, foreign or alien insurer.

## Indiana

### **Assessment Limits**



§27-8-8-6(h). Subject to subsection (i), the total of all assessments authorized by the association in one (1) calendar year against a member insurer for a given subaccount of the life insurance and annuity account or for the health insurance account with respect to any single assessment base year must not exceed two percent (2%) of the member insurer's premiums received in state on the policies and contracts covered by the subaccount or account during the applicable assessment base year. Amended effective 3/28/2006.

#### **Assessment Classes**

§27-8-8-6(b). Two classes of assessments: Class A for the purpose of meeting administrative and legal costs and other expenses; Class B to carry out the powers and duties of the association under this chapter with regard to an impaired insurer or insolvent insurer. Amended effective 3/28/2006.

Iowa

#### **Assessment Limits**

§508C.9.5.a. Two percent (2%) of premiums received in state for policies covered by each account during the three most recent years preceding the year in which the insurer became impaired or insolvent.

#### **Assessment Classes**

§508C.9.2. Two classes of assessments: Class A for administrative costs, general expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired domestic insurer or an insolvent domestic, foreign or alien insurer.

Kansas

#### **Assessment Limits**

§40-3009(e)(1) The total of all assessments upon a member insurer for each account shall not in any one calendar year exceed 2% of such insurer's average premiums received in this state on the policies and contracts covered by the account during the three calendar years preceding the years in which the insurer became an impaired or insolvent insurer.

#### **Assessment Classes**

§40-3009(b) There shall be two classes of assessments, as follows: (1) Class A assessments shall be made for the purpose of meeting administrative and legal costs and other expenses and examinations conducted under the authority of sub-section (e) of K.S.A. 40-3012, and amendments thereto. Class A assessments may be made whether or not related to a particular impaired or insolvent insurer. (2) Class B assessments shall be made to the extent necessary to carry out the powers and duties of the association under K.S.A. 40-3008, and amendments thereto, with regard to an impaired or an insolvent insurer.

## Kentucky

### **Assessment Limits**

KRS 304.42-090(5)(a). Two percent (2%) of average annual premiums received in the state on the policies and contracts covered by the account during the three calendar years preceding the year in which the insurer became an impaired or insolvent insurer. (Amended effective 7/15/98).

### **Assessment Classes**

KRS 304.42-090(2). Two classes of assessments: Class A for administrative and legal costs and other expenses; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. (Amended effective 7/15/98)

## Louisiana

### **Assessment Limits**

LSA-R.S. 22:2088.E(1). The total of all assessments upon an insurer for each account shall not in any one calendar year exceed 2% of the member insurer's average premiums in Louisiana during the three years prior to the year of impairment or insolvency. Codified effective 6.21.2008.

### **Assessment Classes**

LSA-R.S. 22:2088.B. Two classes of assessments: Class A for administrative, legal costs and other expenses, and examinations; and Class B to carry out the powers and duties of the association with respect to an impaired or insolvent insurer. Codified effective 6.21.2008.

## Maine

**Assessment Limits**

§4609. Two percent (2%) of premiums in state for policies covered by each account.

**Assessment Classes**

§4609.2-A. Two classes of assessments: Class A assessments for administrative costs and other general expenses (whether or not related to a particular impaired or insolvent insurer); and Class B assessments to the extent necessary to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer. Amended effective 9/17/05.

## Maryland

**Assessment Limits**

§ 9-409(f)(1). Two percent (2%) of premiums in state for policies covered by the account.

**Assessment Classes**

§ 9-409(c). Two classes of assessments: ClassA assessments for administrative costs and other general expenses not related to a particular impaired or insolvent insurer; and Class B assessments to the extent necessary to carry out the powers and duties of the Corporation with regard to an impaired or insolvent insurer.

## Massachusetts

**Assessment Limits**

§146B(9)(E). Two percent (2%) of insurers average premiums received in the state for policies covered by each account during the three calendar years preceding the year of impairment/insolvency.

**Assessment Classes**

§146B(9)(B). Two classes of assessments: Class A for administrative costs, other expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

## Michigan

**Assessment Limits**

§500.7709(8). Two percent (2%) of the member insurer's average annual premiums received in the state on the policies covered by each account or subaccount during the three calendar years prior to the impairment/insolvency. \*NOTE: this provision is updated as of 1/10/2007.

**Assessment Classes**

§500.7709(2). Two classes of assessments: Class A for administrative and legal costs, other general expenses; and Class B to carry out the powers and duties of the association with regard to an impaired insurer or insolvent insurer.

## Minnesota

**Assessment Limits**

§61B.24, subd.5. Two percent (2%) of average annual premiums in state for the three prior calendar years for policies covered by each account or each sub account.

**Assessment Classes**

§61B.24, subd.2. Two classes of assessments: Class A, for administrative, legal and other expenses, and examinations; Class B, to carry out the powers and duties of the association with regard to impaired or insolvent insurers.

## Mississippi

**Assessment Limits**

§83-23-217(5)(a). Two percent (2%) of average annual premiums in state for policies covered by each account or subaccount during the three calendar years preceding the year in which the insurer became impaired or insolvent. (Amended effective 3-15-99).

**Assessment Classes**

§83-23-217(1). Two classes of assessments: Class A for administrative and legal costs, other expenses; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. (Amended effective 3-15-99)

## Missouri

**Assessment Limits**

§376.737.2. Two percent (2%) of average annual premiums received in state for policies covered by each account during the three calendar years preceding the year in which the insurer became an impaired or insolvent insurer. Amended 7.13.2010.

**Assessment Classes**

§376.735.2. Two classes of assessments: Class A for administrative and legal costs, other expenses and examinations; and Class B to carry out powers and duties of the association with regard to an impaired or an insolvent insurer.

## Montana

**Assessment Limits**

§33-10-227(6)(a)(i) Subject to the provisions of subsection (6)(a)(ii), the total of all assessments authorized by the association with respect to a member insurer for each subaccount of the life insurance and annuity account and for the health account may not in 1 calendar year exceed 2% of that member insurer's average annual premiums received in this state on the policies and contracts covered by the subaccount or account during the 3 calendar years preceding the year in which the insurer became an impaired or insolvent insurer. (Amended effective 3/18/2011)

**Assessment Classes**

§33-10-227(3). Two classes of assessments: Class A for the purpose of meeting administrative and legal costs and other expenses; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. (Amended effective 3/18/2011)

## Nebraska

**Assessment Limits**

§44-2708(5)(a). Two percent (2%) of average annual premiums in state for policies covered by each account averaged for the prior three years. Approved 3/15/01.

**Assessment Classes**

§44-2708(2). Two classes of assessments: Class A for administrative costs, general expenses and examinations; Class B to carry out the powers and duties of the association with regard to an impaired/insolvent domestic insurer. Approved 3/15/01.

## Nevada

### **Assessment Limits**

§686C.250.2. Two percent (2%) of insurers average annual premiums in state for policies covered by each account for the three years preceding the year of impairment/insolvency, averaged for prior 3 years. Amended effective 1/1/02.

### **Assessment Classes**

§686C.230. Two classes of assessments: Class A for administrative and legal costs and other expenses; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

## New Hampshire

### **Assessment Limits**

§408-B:9.V.(a). Assessments for the life and annuity account and for each sub account shall not exceed, in any one calendar year, 2 percent, and for the health account: 2 percent of the insurer's average premiums received in the state on the policies and contracts covered by the account during the 3 calendar years preceding the year in which the insurer became an impaired or insolvent insurer. (Amended effective 1/1/96)

### **Assessment Classes**

§408-B:9.II(a),(b). Two assessments: Class A for administrative and legal costs and other expenses and examinations; these assessments can be made whether or not related to a particular impaired or insolvent insurer, and Class B, to the extent necessary to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer. (Amended effective 1/1/96)

## New Jersey

### **Assessment Limits**

§17B:32A-8.e. Two percent (2%) of the insurers average premiums received in the state during the three calendar years preceding the year of impairment or insolvency. (Amended 12/20/94, effective retroactive to 1/1/91)

#### **Assessment Classes**

§17B:32A-8.b. Two classes of assessments: Class A for the purpose of meeting administrative and legal costs of the association along with other expenses and examinations conducted under this act. Class A assessments shall also be made, upon the request of the commissioner, for the purpose of meeting costs incurred by or on behalf of the department in the administration of an insolvent insurer to the extent those costs exceed assets of the insolvent insurer available for that purpose; and Class B to carry out the powers and duties of the association with respect to an impaired or an insolvent insurer.

### New Mexico

#### **Assessment Limits**

§59A-42-8.G. Subject to the provisions of Subsection H of this section, the total of all assessments authorized by the association with respect to a member insurer for each subaccount of the life insurance and annuity account and for the health insurance account shall not in one calendar year exceed two percent of that member insurer's average annual premiums received in this state on the policies and contracts covered by the subaccount or account during the three calendar years preceding the year in which the insurer became an impaired or insolvent insurer. (Amended effective 7/1/12)

#### **Assessment Classes**

§59A-42-8.B. There shall be two classes of assessments as follows: (1) class A assessments shall be authorized and called for the purpose of meeting administrative and legal costs and other expenses. Class A assessments may be authorized and called whether or not related to a particular impaired or insolvent insurer; and (2) class B assessments shall be authorized and called to the extent necessary to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer. (Amended effective 7/1/12)

### New York

#### **Assessment Limits**

§7709(e)(1) With respect to a member insurer that is a domestic insurer and is subject to an order of rehabilitation under article seventy-four of this chapter as of March first, two thousand twelve, the total assessment against all member insurers for impairments and insolvencies, less the amount of refunds ( not including interest) to member insurers pursuant to subsection (F) of this section, shall be five hundred fifty-eight million dollars; provided, however, that such five hundred fifty-eight million dollar total shall be subject to reduction in an amount, if any, determined by the superintendent, on a date not earlier than twelve months after the entry of an order of liquidation with respect to such domestic insurer, to be not needed for the corporation to be able to pay its obligations and reasonable expenses in connection with the liquidation of such domestic insurer, but in no event shall such reduction exceed fifty-eight million dollars. (2) The total of all assessments upon a member insurer for each account shall not in any one calendar year exceed two percent of such insurer's premiums received in this state during the calendar year preceding the assessment on the policies covered by the account. If the maximum assessment, together with the other assets of the corporation in either account, does not provide in any one year in either account an amount sufficient to carry out the responsibilities of the corporation, the necessary additional funds shall be assessed as soon thereafter as permitted by this article. (Amended effective 11/21/14)

### **Assessment Classes**

§7709(b). Three classes of assessments: Class A for administrative costs, general expenses and examinations; Class B to carry out the powers and duties of the association with regard to an impaired/insolvent domestic insurer; and Class C to carry out the powers and duties of the association with regard to an impaired/insolvent foreign or alien insurer.

## North Carolina

### **Assessment Limits**

1991 Act: §58-62-41(g). Two percent (2%) of insurer's average premiums in state for policies covered by the account during the three calendar years preceding the year of impairment or insolvency. 1974 Act: §58-62-40(d). Four percent (4%) of insurer's premiums in the state on the policies covered by the account.

### **Assessment Classes**

§58-62-41(b). Two classes of assessments: Class A for administrative costs and other general expenses; and Class B to carry out the powers and duties of the association with regard to a delinquent insurer.



## North Dakota

**Assessment Limits**

§26.1-38.1-06.8.a. Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency. §26.1-38.1-06.8.b. If two or more assessments are authorized in one calendar year with respect to insurers that become impaired or insolvent in different calendar years, the average annual premiums for purposes of the aggregate assessment percentage limitation must be equal and limited to the higher of the three-year average annual premiums for the applicable subaccount or account as calculated. Amended effective 8/1/99

**Assessment Classes**

§26.1-38.1-06.2. Two classes of assessments: Class A for administrative and legal costs, and other expenses; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer. Amended effective 8/1/99

## Ohio

**Assessment Limits**

§3956.09(E)(1). Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.

**Assessment Classes**

§3956.09(B). Two classes of assessments: Class A for administrative and legal costs, other expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

## Oklahoma

**Assessment Limits**

§2030.E. Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.

**Assessment Classes**

§2030.B. Two classes of assessments: Class A for administrative, legal costs, other expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or an insolvent domestic insurer.

## Oregon

### **Assessment Limits**

§734.815(5). Two percent (2%) of premiums in state for policies covered by each account.

### **Assessment Classes**

§734.815(2). Two classes of assessments: Class A for administrative costs, legal costs and other general expenses whether or not related to a particular impaired or insolvent insurer; and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

## Pennsylvania

### **Assessment Limits**

40 PS §991.1707(e)(1). Two percent (2%) of premiums in state for policies covered by each account.

### **Assessment Classes**

40 PS §991.1707(b). Two classes of assessments: Class A for administrative costs, legal costs, general expenses and examinations; these assessments can be made whether or not related to a particular impaired or insolvent insurer, and Class B to carry out the powers and duties of the association with regard to an impaired or insolvent domestic insurer.

## Puerto Rico

### **Assessment Limits**

T.26 §39.090.5. a. Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.

**Assessment Classes**

T.26 §39.090.2.a, b. Two types of assessments: Class A to defray administrative and legal costs, as well as other expenses and the examinations; these assessments can be made whether or not related to a particular impaired or insolvent insurer, Class B, to the extent needed to execute the powers and duties of the association with regard to an impaired or insolvent insurer.

## Rhode Island

**Assessment Limits**

§27-34.3-9(e)(1)(i) Three percent (3%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.(Amended effective 1/1/05)

**Assessment Classes**

§27-34.3-9(b)Two assessment classes: (1) Class A assessments shall be authorized and called for the purpose of meeting administrative and legal costs and other expenses. Class A assessments may be authorized and called whether or not related to a particular impaired or insolvent insurer. (2) Class B assessments shall be authorized and called to the extent necessary to carry out the powers and duties of the association under § 27-34.3-8 with regard to an impaired or an insolvent insurer. (Amended effective 1/1/05)

## South Carolina

**Assessment Limits**

§38-29.80(4). Four percent (4%) of premiums in state for policies covered by the account.

**Assessment Classes**

§38-29.80(2). Three classes of assessments: Class A for administrative costs, general expenses and examinations; Class B to carry out the powers and duties of the association with regard to an insolvent domestic insurer; and Class C to carry out the powers and duties of the association with regard to an insolvent foreign or alien insurer.

## South Dakota

**Assessment Limits**

§58-29C-52E(1)(a). Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency. Effective July 1, 2003 (prior statute repealed).

**Assessment Classes**

§58-29C-52B. Two classes of assessments: Class A assessments for the purpose of meeting administrative and legal costs and other expenses; and Class B assessments to carry out the powers and duties of the association under § 58-29C-51 with regard to an impaired or an insolvent insurer. Effective July 1, 2003 (prior statute repealed).

## Tennessee

**Assessment Limits**

§56-12.208(e)(1). Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.

**Assessment Classes**

§56-12.208(b). Two classes of assessments: Class A for administrative and legal costs, other expenses, and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer.

## Texas

**Assessment Limits**

§463.153(c). (c) The total amount of assessments on a member insurer for each account under Section 463.105 may not in one calendar year exceed two percent of the insurer's average annual premiums on the policies covered by the account during the three calendar years preceding the year in which the insurer became an impaired or insolvent insurer. Amended effective 9/1/2011.

**Assessment Classes**

§463.152. Two classes of assessments: Class A assessments for the purpose of meeting administrative expenses relating to any unauthorized insurer or nonmember of the association and other general expenses not related to a particular insolvent or impaired insurer; and Class B assessments to carry out the powers and duties of the association with regard to an insolvent or impaired insurer. Amended effective 9/1/05. Codified effective 9/1/07.

## Utah

### **Assessment Limits**

§31A-28-109(5). Two percent (2%) of that member's total average annual assessable premium in that subclass. Amended effective 4/30/01.

### **Assessment Classes**

§31A-28-109(2). Two classes of assessments: Class A for administrative costs, legal expenses, and other general expenses and examinations; and Class B to carry out the powers and duties of the association for an impaired or insolvent member insurer. Amended effective 4/30/01.

## Vermont

### **Assessment Limits**

§4159(d). Two percent (2%) of premiums in state for policies covered by each account. Provides that where this maximum assessment is insufficient to cover anticipated claims, the board may develop a method of allocating funds among claims.

### **Assessment Classes**

§4159(b). Three classes of assessments: Class A for administrative costs and other general expenses; Class B to carry out the powers and duties of the association with regard to an impaired domestic insurer; and Class C to carry out the powers and duties of the association with regard to an impaired foreign or alien insurer.

## Virginia

### **Assessment Limits**

§38.2-1705.E. Two percent (2%) of premiums in state for policies covered by the account preceding the year of assessment.

#### **Assessment Classes**

§38.2-1705.B. Two classes of assessments: Class A for administrative costs, legal and other expenses, including examination costs, and these may be made whether or not related to an impaired or insolvent insurer; Class B to carry out the powers and duties of the association with regard to an impaired or insolvent insurer.

### Washington

#### **Assessment Limits**

§48.32A. Section 9.(5)(a)(i) Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency. Amended effective 7/22/01.

#### **Assessment Classes**

§48.32A. Section 9.(2) Two classes of assessments: (a) Class A for administrative and legal costs and other expenses; (b) Class B to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer. Amended effective 7/22/01.

### West Virginia

#### **Assessment Limits**

§33-26A-9(e)(1). Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the year in which the insurer became an impaired or insolvent insurer.

#### **Assessment Classes**

§33-26A-9(b). Two classes of assessments: Class A for administrative costs, legal costs and other expenses, and examinations, whether or not related to a particular impaired or insolvent insurer; Class B to carry out the powers and duties of the association with regard to with regard to an impaired or insolvent insurer.

### Wisconsin

**Assessment Limits**

§646.51(4)(a) The total of all assessments for an amount authorized by the board under this section with respect to an insurer may not, in one calendar year, exceed 2% of the insurer's assessable premiums under sub. (3) (am) or (b) on the types of policies and contracts that are covered by the account. Amended effective 4/30/04; amended effective 4.08.2008.

**Assessment Classes**

§646.51(3) Two classes of assessments: (am)General, and (c) administrative. (Amended effective 4/30/04).

## Wyoming

**Assessment Limits**

§26-42-107(g). Two percent (2%) of the average premiums in state for policies covered by the account during the three calendar years preceeding the impairment or insolvency.

**Assessment Classes**

§26-42-107(b). Two classes of assessments: Class A for administrative and legal costs, other expenses and examinations; and Class B to carry out the powers and duties of the association with regard to an impaired or an insolvent insurer. with regard to an impaired or insolvent insurer.

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*National Organization of  
Life & Health Guaranty Associations*

## *Tax Offset at a Glance*

Offset Amount	Yes, 20% Over 5 Yr's.	Yes (Other %)	No Provision
Alabama	X		
Alaska			X
Arizona	X		
Arkansas	X		
California			X <sup>1</sup>
Colorado	X		
Connecticut	X		
Delaware	X		
DC		X	
Florida		X	
Georgia	X		
Hawaii	X		
Idaho	X		
Illinois			X <sup>2</sup>
Indiana	X		
Iowa	X		
Kansas	X		
Kentucky	X		
Louisiana	X		
Maine	X		
Maryland			X
Massachusetts		X	
Michigan		X	
Minnesota	X		
Mississippi	X		
Missouri	X		
Montana	X		
Nebraska	X		

<sup>1</sup> The statute has no tax offset provision, however recoupment is permitted on health assessment. See page 1 of Tax Offset Summary.

<sup>2</sup> Illinois' tax offset provision expired on January 1, 2003.

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*Tax Offset (cont.)*

Offset Amount	Yes, 20% Over 5 Yr's.	Yes (Other %)	No Provision
Nevada	X		
New Hampshire	X		
New Jersey		X	
New Mexico			X
New York		X	
North Carolina	X		
North Dakota	X		
Ohio	X		
Oklahoma	X		
Oregon	X <sup>3</sup>		
Pennsylvania	X		
Puerto Rico <sup>4</sup>			X
Rhode Island		X	
South Carolina	X		
South Dakota	X		
Tennessee		X	
Texas	X		
Utah	X		
Vermont		X	
Virginia		X	
Washington	X		
West Virginia			X
Wisconsin	X		
Wyoming		X	
<b>Total</b>	<b>34</b>	<b>11</b>	<b>7</b>

<sup>3</sup> Oregon's tax offset provision will not apply to tax years beginning on or after January 1, 2022.

<sup>4</sup> The Puerto Rico Life & Health Insurance Guaranty Association is not a member of NOLHGA.



## State Laws and Provisions Report

### Tax Offsets

current as of October 01, 2015

#### Alabama

§27-44-13(a). Yes. Up to 20% of assessment amount may be offset for 5 years after payment. Covers all assessments but administrative expenses.

#### Alaska

No provision.

#### Arizona

§20-692. Yes. Beginning in 1995 (see statute for pre-1995 guidance), member insurers may offset 20% of the assessment for the year of assessment, and 20% of the assessment per year for the succeeding four years. The total amount of the offset may not exceed 100% of the assessment.

#### Arkansas

§23-96-115(j)(1)(A). Yes. Up to 20% of assessment amount may be offset for 5 years after payment; covers all assessments but administrative expenses.

#### California

§1067.08(i)(1). Yes. No tax offset provided by law; however, a health insurance assessment recoupment is permitted by way of policyholder surcharge. Member insurers are required to recoup over a reasonable length of time a sum reasonably calculated to recoup the assessments with respect to the health insurance account paid by the member insurer under this article by way of a surcharge on premiums charged for health insurance policies. Amounts recouped shall not be considered premiums for any other purpose, including the computation of gross premium tax or agent's commission.

#### Colorado

§10-20-113. Yes. 100% of Class B assessment amount made on life and annuity accounts may be offset for 5 years following payment at the rate of 20% per year. The total amount of all offsets for all member insurers can not exceed \$4 million per year. Offsets will be prorated if the total amount of offset would exceed \$4 million in any year. Carry forward of offset is permitted when cap is exceeded. Member insurers writing health insurance can recoup assessments costs by way of a surcharge on premiums.

#### Connecticut

§38a-866(h). Yes. 100% of assessment amount may be offset for 5 years following payment at the rate of 20% per year.

#### Delaware

§4413(a). Yes. Up to 20% of assessment amount may be offset for 5 years following payment; covers class C assessments only.

#### District of Columbia

§31-5410. Yes. Up to 10% of amount assessed may be offset, spread over 10 years following payment; covers all assessments but administrative expenses.

## Florida

§631.72. For assessments levied before Jan. 1, 1997 member insurers may offset 0.1% of the assessment, less any refunds, for each year following the year in which the assessment was paid until the total of all offsets claimed for a given year's assessment equals the amount of the assessment paid in that year. For assessments levied or paid after Dec. 31, 1996, member insurers may offset 5% of the amount of the assessment, less any refunds, for 20 years following the year the assessment was paid. Member insurers may not offset both premium taxes and corporate income taxes for the same assessment amount. Tax returns covering tax year 1997 will be the first on which member insurers may claim a credit. (Eff. 10/1/96)

## Georgia

§ 33-38-22. Yes. Up to 20% of assessment amount may be offset for next 5 years following payment. Tax offset covers only Class B assessments.

## Hawaii

§431:16-213. Yes. Up to 20% of assessment amount may be offset for the 5 years following payment; covers all assessments except administrative expenses.

## Idaho

§41-4313. Yes. Up to 20% of assessment amount may be offset for 5 years following payment. An allowable offset, or any portion thereof, not used in any calendar year cannot be carried over or back to any other year.

## Illinois

215 ILCS 5/531.13. No. In the event the aggregate Class A, B and C assessments for all member insurers do not exceed \$3,000,000 in any one calendar year, no member insurer shall receive a tax offset. However, for any one calendar year before 1998 in which the total of such assessments exceeds \$3,000,000, the amount in excess of

\$3,000,000 shall be subject to a tax offset to the extent of 20% of the amount of such assessment for each of the 5 calendar years following the year in which such assessment was paid, and ending prior to January 1, 2003, and each member insurer may offset the proportionate amount of such excess paid by the insurer against its liabilities for the tax imposed by subsections (a) and (b) of Section 201 of the Illinois Income Tax Act. The provisions of this Section shall expire and be given no effect for any tax period commencing on and after January 1, 2003. (Eff. 5/29/98)

#### Indiana

§27-8-8-16. Yes. Up to 20% of assessment amount may be offset for each calendar year following payment, until the aggregate of those assessments have been offset by either credits against specified taxes or refunds from the association. Amended effective 3/28/2006.

#### Iowa

§508C.19. Yes. Up to 20% of assessment amount may be offset for each of the 5 years following payment.

#### Kansas

§40-3016. Yes. Up to 20% of assessment amount may be offset for next 5 years, beginning with the calendar year after the year the certificate of contribution is issued. Tax offset covers only Class B assessments.

#### Kentucky

KRS 304.42-130. Yes. Up to 20% of assessment amount may be offset for next 5 years; applies only to Class B assessments (including administrative expenses directly incurred or allocated to each insolvency). Class A assessments not eligible for offset.

## Louisiana

LSA-R.S. 22:2092.A,B. Yes. A member insurer may offset up to 20% of the amount paid for next 5 years. Assessment amount may be reduced if the insurer has assets invested and maintained in qualifying Louisiana investments. Codified effective 6.21.2008.

## Maine

§4621 Yes. to the extent of 20% of the amount of the assessment for each of the 5 calendar years following the year in which the assessment was paid. Amended effective for assessments paid on or after January 1, 2005.

## Maryland

No provision.

## Massachusetts

§146B(13)(A). Yes. Up to 10% of assessment amount may be offset for next five years; covers all assessments but administrative expenses. Total offsets of all member insurers against premium, excise, franchise, or income tax may not exceed \$3 million per year. Carry forward of offset is permitted when cap is exceeded.

## Michigan

§208.22. Yes. Amount a member insurer may offset varies according to formula in the Single Business Tax - Insurance Companies (Public Act No. 262).

## Minnesota

§ 2971.20 Yes. Up to 20% of assessment amount may be offset for each of the five calendar years following the year in which the assessment was paid. Carry forward of offset is allowed when cap is exceeded. Amended effective for taxable years beginning after December 31, 2000.

#### Mississippi

§83-23-218(1). Yes. Prior to July 1, 1993, up to 25% of amount of assessment may be offset for the next two succeeding years; covers all but administrative expenses. After July 1, 1993, up to 20% of amount of assessments over the succeeding 5 years may be offset. Carryover is allowed where the offset is less than 20%, until offset is fully used.

#### Missouri

§376.745. Yes. Up to 20% of assessment amount may be offset for next 5 years after payment; covers all but administrative expenses.

#### Montana

§33-10-230. Yes. Up to 20% of assessment amount may be offset beginning the first year after assessment.

#### Nebraska

§44-2716(1). Yes. Up to 20% of assessment amount may be offset for next 5 years, beginning with the calendar year after the year the certificate of contribution is issued.

#### Nevada

§686C.280.2. Yes. Up to 20% of assessment amount may be offset for next 5 years, beginning with calendar year after the year the certificate of contribution is issued.

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### New Hampshire

§408-B:13.I. Yes. A member insurer may offset against its tax liability assessments for the life insurance and annuity account, and for the health account for guaranteeing the performance of contractual obligations of an impaired or insolvent insurer in regard to disability income coverages only, to the extent of 20% of the amount of the assessment for each of the 5 calendar years following the year in which the assessment was paid. If a member insurer ceases doing business, all uncredited assessments may be credited against its tax liability for the year it ceases doing business. (Amended effective 1/1/97).

### New Jersey

§17B:32A-18.a. Yes, a member insurer may offset against its premium tax liability, attributable to premiums written in that year, any assessments for which a certificate of contribution has been issued, to the extent of 10% of the amount of those assessments for each of the five calendar years following the second year after the year in which those assessments were paid, except that no member insurer may offset its premium tax liability by more than 20% of its premium tax liability in any one year. If a member insurer should cease doing business in the state, any uncredited assessments may be offset against its premium tax liability for the year in which it ceases to do business.

### New Mexico

No provision.

### New York

§7712(b)(2)(A)(B). Yes. In any given year, if the net assessment for all NY companies exceeds \$100M over the previous 15 year period, then each company can take a credit in the current year for an amount based on a formula involving a factor of 80% and the amount of assessments in excess of \$100M.



## North Carolina

§105-228.5A. Yes. Up to 20% of assessment amount may be offset for next 5 years; covers all but administrative expenses.

## North Dakota

§26.1-38.1-10. Yes. Up to 20% of assessment amount may be offset for next 5 years.

## Ohio

§3956.09(H). Yes. Up to 20% per year of amount paid during the fiscal biennium may be offset, beginning the calendar year following the end of the fiscal biennium; covers all but administrative expenses.

## Oklahoma

§2030.I. Yes. Up to 20% of assessment amount may be offset for next 5 years following year of assessment; covers all but administrative expenses.

## Oregon

§734.835(1). Yes. Up to 20% of assessment amount may be offset for next 5 years; covers all but administrative expenses. **\*\*NOTE\*\*** In 2015, Oregon legislature passed bill extending sunset provision for the tax offset to 1.1.2022.

## Pennsylvania

40 PS § 991.1711(a). Yes. Up to 20% of assessment amount may be offset for 5 years following year of assessment. Does not cover administrative expenses.

## Puerto Rico

No provision.

## Rhode Island

§27-34.3-13.A. Yes. Member insurers may offset up to 10% of amount of an assessment, other than a Class A assessment, for each of the 5 years following the year in which the assessment was paid. (Amended effective 1/1/96)

## South Carolina

§38-29.160. Yes. Member insurers may offset up to 20% of amount for 5 years, beginning with the year after a certificate of contribution is issued.

## South Dakota

§58-29C-56A. Yes. A member insurer may offset against its premium tax liability to this state an assessment described in subpart 58-29C-52 H to the extent of twenty percent of the amount of the assessment for each of the five calendar years following the year in which the assessment was paid. If the assessment is five hundred dollars or less, the member insurer shall take the total offset in the first year following the year in which the assessment was paid. However, total assessments offset against premium taxes may not exceed two million dollars in any year. If offsets exceed the annual limitation in this section, the excess may be carried forward to a subsequent year in which the annual limitation has not been exceeded. Any excess shall be apportioned among the contributing insurers in relation to their assessment that caused the limit to be exceeded. In the event a member insurer should cease doing business, all uncredited assessments may be credited against its premium tax liability for the year it ceases doing business. Effective July 1, 2003 (prior statute repealed).

## Tennessee

§56-12.212(a). Yes. Member insurers may offset assessments paid up to the lesser of: (1) 10% of the amount for each of the 10 years following the year in which assessment was paid, or (2) one tenth of 1% until recovery of the assessment(s) is made. Covers all assessments but administrative expenses.

#### Texas

§463.161. Yes. Member insurers may offset up to 100% of assessments paid for an insurer that becomes an impaired or insolvent insurer on or after September 1, 2005 (20% per year for a period of 5 years beginning in the year following the issuance of the certificate of contribution). Member insurers may offset up to 100% of assessments paid for an insurer that becomes an impaired or insolvent insurer prior to September 1, 2005 (10% per year for a period of 10 years beginning in the year following the issuance of the certificate of contribution). Covers all Class B assessments. Amended effective 9/1/05. Codified effective 9/1/07.

#### Utah

§31A-28-113(1). Yes. Member insurers may offset up to 20% of assessment amount for 5 years following year of assessment.

#### Vermont

§4167(a). Yes. Member insurers may offset up to 100% of assessment for the first calendar year in which a certificate of contribution is issued. Thereafter, member insurers may offset up to 80% for the first calendar year after the year of issuance; 60% the second year; 40% the third year, and 20% the fourth year.

#### Virginia

§38.2-1709. Yes. A member may show a certificate of contribution as an asset, in the form approved by the Commission, at the original face amount for the calendar year of issuance. Such amount may be amortized as follows: 1. Certificates of contribution issued before Jan. 1, 1998 shall be amortized in each succeeding calendar year through December 31, 1997, at an amount not to exceed 0.05 of 1% of the direct

gross premium income for the classes of insurance in the account for which the member is assessed. If the amount of the certificate has not been fully amortized by the contributing insurer by December 31, 1997, the unamortized balance of the certificate amount shall be amortized at the option of the contributing insurer, either (i) in the same manner as the certificate was amortized prior to Jan. 1, 1998; however, if not amortized in full prior to calendar year 2010, the unamortized balance of the certificate shall be amortized in full during the calendar year 2010, or (ii) over the 10 successive calendar years commencing Jan. 1, 1998, in amounts each equal to 10% of such unamortized balance. A contributing insurer whose certificate has not been fully amortized by December 31, 1997, shall notify the Commission in writing of the amortization schedule option it has selected on or before March 1, 1998. If a contributing insurer fails to notify the Commission by such date, the insurer shall be deemed to have selected to continue amortization under the original schedule.

#### Washington

§48.32A. Section 13. Yes. Up to 20% of assessment amount may be offset for 5 years following payment; covers class B assessments only. (Eff. 7/27/97) Amended effective 7/22/01

#### West Virginia

No provision.

#### Wisconsin

§646.51(7). Yes. Member insurers may offset up to 20% of the assessment amount paid, for the next 5 calendar years following year of assessment, if premium rates on the class of business are fixed so that it is not possible to recoup assessments by increasing rates.

#### Wyoming

§26-42-111(a). Yes. Member insurers may offset up to 10% of the assessment amount for 10 years following the year in which the assessment was paid; covers all assessments except class A assessments.

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